

Oracle Banking Digital Experience

**Retail Customer Services User Manual
Release 15.1.0.0.0**

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to OFSS Support

<https://support.us.oracle.com>

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 15.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.
SR	Service Requests

Transaction Name	FLEXCUBE UBS	Third Party Host System
Login(First time login)	NH	NH
Logout	NH	NH
Ad-hoc Account Statement Request	✗	★
Stop Or Unblock Cheque Request	✓	★
Cheque Book Request	✓	★
Cheque Status Inquiry	✓	★
Debit Card Details	✗	★
Register reports	NH	NH
Alerts- User Alerts	✗	★
Alerts-Account Alerts	✗	★
Alerts- Customer Alerts	✗	★
E Statements Subscription/	✗	★
E Statements Un-subscription	✗	★
Preferences	NH	NH
Session Summary	NH	NH
ATM/Branch Locator	NH	NH
Mailbox	NH	NH

Transaction Name	FLEXCUBE UBS	Third Party Host System
Electronic Form initiate	NH	NH
Exchange Rate Inquiry	✓	★
Reissue Transaction Password	NH	NH
Account Closure	NH	NH
Activate Debit Card	NH	NH
Apply for ATM / Debit Card	NH	NH
Debit Card Hot listing	NH	NH
Reset ATM / Debit Card Pin	NH	NH
Open Additional Account	✓	★
Force Change Password	NH	NH
Lock Transaction Password	NH	NH
Manage Profile	NH	NH
Forgot Password	NH	NH
Reset Security Questions	NH	NH

3. Log In

This option allows the user to log in to the OBDX application. By default, the security keyboard option is checked. This enables the user to access the interface through a virtual keyboard appearing on the screen by either clicking or hovering on the keys. Alternatively, the user can clear the security keyboard option and can use the keyboard.

To log in to OBDX

1. In the address bar of the browser, enter the appropriate application URL.
2. Click the **Personal** tab.
The main page of the application for retail users appears

Oracle Banking Digital Experience

The screenshot shows the Oracle Banking Digital Experience homepage. At the top, there's a navigation bar with the Oracle logo, links for PERSONAL | CORPORATE, ENGLISH, DEFAULT, and LOGIN | REGISTER. Below the header is a large banner image of four people in a meeting. Overlaid on the banner is the word "GOALS". Below the banner, there's a sub-section titled "Goals help you to realize and achieve your dreams faster and more efficiently." with a "View More" button. The main content area is divided into several sections: "PRODUCTS & OFFERS" (with "Current Accounts" and "Insurance" sub-sections), "P2P PAYMENT" (describing P2P payments and a "Claim Now" button), and "TOOLS & CALCULATORS" (with a "Budget Calculator" link).

3. Click **Login**.
The **Oracle Banking Digital Experience** application login screen appears.

Login

LOGIN

User ID

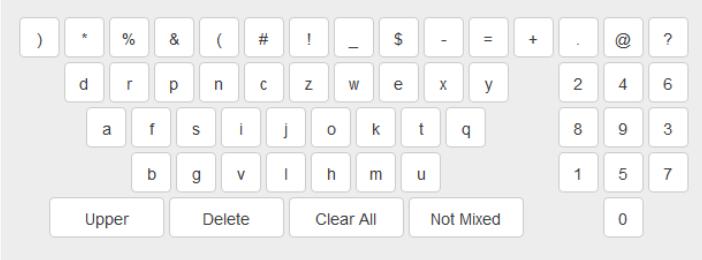
Password

[Forgot Password?](#) | [New to Online Banking?](#)

SIGN IN

VIRTUAL KEYBOARD

We recommend using the virtual keyboard for the password field for security reasons.



The virtual keyboard is a grid of keys. The top row contains symbols:) * % & (# ! _ \$ - = + . @ ? . The second row contains lowercase letters: d r p n c z w e x y. The third row contains lowercase letters: a f s i j o k t q. The fourth row contains lowercase letters: b g v l h m u. The bottom row contains numbers: 2 4 6 8 9 3 1 5 7 0. Below the keyboard are four buttons: Upper, Delete, Clear All, and Not Mixed.

Field Description

Field Name	Description
User ID	[Mandatory, Alphanumeric, 20] Indicates the user ID.
Password	[Mandatory, Alphanumeric, 20] Indicates the password.
Choose Theme	[Optional, Drop-Down] Indicates the theme for the application. The options are: <ul style="list-style-type: none"> • Default • Contemporary • Simple • Classic • Metro By default the theme will be set as per the set preferences.
Language	[Optional, Drop-Down] Indicates the language for the application.
Note: Refer section Multilingual Data Input , for detailed note about the impact of language selection.	

Field Name	Description
Click here to enter by hovering	[Optional, Check Box] Indicates whether password input using hovering is enabled.

Virtual Keyboard Functions:

4. Click **Upper** to arrange the keyboard using upper case characters. The caption of the button will change to *Lower*.
Click **Lower** to arrange the key board using lower case characters.
5. Click **Delete** to delete previously entered characters.
6. Click **Clear All** to clear the password field.
7. Click **Not Mixed** to arrange the keyboard as per standard keyboard layout.
The caption of the button changes to *Mixed*.
Click **Mixed** to change the keyboard layout after every character click.

Oracle Banking Digital Experience

The screenshot shows the Oracle Banking Digital Experience login interface. On the left, under the 'LOGIN' section, there are fields for 'User ID' (Email Id/ User Id) and 'Password'. Below the password field is a link 'Forgot Password? | New to Online Banking?'. A large orange 'SIGN IN' button is at the bottom. On the right, under the 'VIRTUAL KEYBOARD' section, there is a message: 'We recommend using the virtual keyboard for the password field for security reasons.' Below this is a virtual keyboard layout with keys for numbers, symbols, and letters. At the bottom of the keyboard are four buttons: 'Upper', 'Delete', 'Clear All', and 'Not Mixed'.

8. In the **User ID** field, enter the user Id.
9. In the **Password** field, enter the password.
and.
10. Click **Sign In** to log in to the application.
The **View Initiated Transactions** home page screen appears.

4. Log In -(IAM)

This option allows the user to log in to the OBDX application.

To log in to OBDX

- In the address bar of the browser, enter the appropriate application URL.
The **Oracle Banking Digital Experience** application home page appears.

Oracle Banking Digital Experience

PERSONAL | CORPORATE DEFAULT ENGLISH LOGIN | REGISTER

GOALS

Goals help you to realize and achieve your dreams faster and more efficiently. [View More](#)

PRODUCTS & OFFERS

- Current Accounts** 
Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts. [View More](#)
- Insurance** 
Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you. [View More](#)
- Retail Loan** 
Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation. [View More](#)
- Savings Accounts** 
View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement. [View More](#)
- Credit Cards** 
Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use credit card, we have a card for you. [View More](#)

P2P PAYMENT

With P2P payments, user can transfer funds to a recipients email ID, Mobile number or Facebook ID. Once initiated, the recipient will receive a notification to use the online interface to claim the funds.

Received P2P Payment ? [Claim Now](#)

TOOLS & CALCULATORS

- Budget Calculator**
- Foreign Exchange Calculator**
- Goal Calculator**
- Loan Calculator**
- Loan Eligibility Calculator**
- Deposit Calculator**
- Mortgage Rate Calculator**
- Savings Calculator**

TRACK APPLICATION STATUS

REVIEW ACCOUNT OPEN REQUEST

Received an application form from your friend for your review and valuable feedback? Or received an application from your co applicant for your review ?

Respond your review request. [View It Now](#)

OFFERS

2. Click **Login**.
The **Oracle Banking Digital Experience– IAM** application login screen appears.
3. Click **Login**.
The **Login** screen appears.

Sign In

The screenshot shows a web-based sign-in interface. At the top left is the 'ORACLE Access Management' logo. On the right side of the header are links for 'About Oracle' and a user icon. The main body of the page is titled 'Sign In'. It features two input fields: 'User Name' and 'Password', each with a corresponding text input box below it. Below these fields is a blue rectangular button labeled 'Sign In'.

Field Description

Field Name	Description
User Name	[Mandatory, Alphanumeric, 20] Indicates the user ID.
Password	[Mandatory, Alphanumeric, 20] Indicates the password.

4. In the **User Name** field, enter the user Id.
5. In the **Password** field, enter the password.
and.
6. Click **Sign In** to log in to the application.
The home page of the application appears.

4.1 Multi Entity Access

If the user has been given access to multiple entities by bank administrator, then after login, it will show below screen.

Dashboard (Multi Entity Login)

The screenshot shows the Oracle Banking Digital Experience Retail Customer Services dashboard. At the top, there's a navigation bar with links for HOME, ACCOUNTS, PFM, PAYMENTS, RECEIVE MONEY, BILL PAYMENTS, NEW ACCOUNT OPENING, WEALTH MANAGEMENT, and TOOLS. On the right side of the header, there's a user profile for 'DIPTIRANI MAHANTA' with a dropdown arrow, and three orange circular icons representing notifications, messages, and calls. Below the header is a 'FINANCIAL SUMMARY' section. It displays a balance of '53,822,474.754.82 GBP' and a breakdown of accounts:

Category	Amount (GBP)	Percentage
Current and Savings	53,802,967,431.86 GBP	99.96%
Term Deposits	16,289,588.49 GBP	.03%
Contract Term Deposits	2,255,942.71 GBP	.00%

1. As outlined in above screen, current entity in which user has logged in is displayed.
2. The user can select any other entity from the drop-down, to which he wish to switch.

Note: If user is not provided access to multiple entities, then above message and the entity dropdown is not displayed, as user don't have access to multiple entities. He can access accounts/transactions with respect to entity only to which he has currently logged in.

Dashboard (Multi Entity Login)

The screenshot shows the Oracle Banking Dashboard. At the top right, there is a dropdown menu with a red border around the 'Third Party Entity' option. Below this, the 'Financial Summary' section is visible, divided into 'I Have' and 'I Owe' sections. The 'I Have' section shows a balance of 29,848,941,436.83 GBP. The 'I Owe' section shows a balance of 100,372,580,197,484.73 GBP.

3. Select any entity from the dropdown to be switched to, as highlighted in above screen.
4. Below screen is displayed when other entity (Entity2) is selected from the dropdown. The system switches to that entity, displaying accounts/transactions with respect to that entity to which user has switched.

Note: The business user will be able to access transactions/accounts of other mapped entities. These transactions will depend on the entity specific customer ids as well as entity specific roles mapped to the user.

Dashboard (Multi Entity Login)

The screenshot shows the Oracle Banking Dashboard. At the top right, there is a dropdown menu with a red border around the 'Third Party Entity' option. Below this, the 'Financial Summary' section displays a message: 'There are no accounts available for this function.'

As outlined, screen displays the message about the entity to which user has switched.

4.2 Multilingual Data Input

Note: The application's language will be as per the language selected at the *Login* screen.

If the language selected is *Arabic*, then the application language i.e. screens headings, labels etc will be in *Arabic*. The language of input data fields (where user has to enter any data), will depend on pre-maintained configuration.

Suppose, for *Arabic* language, the language options for input data field are maintained as *Arabic* & *English*, then if the user has selected language preference as *Arabic* while login, then he can enter data in input data fields, in *Arabic* or *English*.

5. First Time Login

For the first time login the user needs to change the password, change account nick names, and modify the limits. Once the process is completed user lands to the first screen or the Landing page.

To log in to the Oracle Banking Digital Experience

1. Logon to the Internet Banking application through new User ID and Password. The **First Time Login** screen appears.

Step 1: Terms and Conditions

Step 1:
Terms and
Conditions

Step 2:
Force Change
Password

Step 3:
Force Change
Security

Step 4:
Set Account
Nicknames

Step 5:
Set Payment
Limits

Step 6:
Complete

It is a mandatory step before you continue with first time, please read through our "Internet Banking Terms and Conditions" available below. To continue please click "Accept". If you do not accept the Terms and Conditions, please click on "Decline" to immediately discontinue the access to the Online Banking services.

I consideration of your opening or establishing from time to time at my/our request such documentary credits as you, Demo Bank, Ltd., may, at your sole discretion, think fit, I/we, the person(s) who signed or executed the form overleaf, hereby agree that the following terms and conditions shall apply to all such credits:

1. I/We expressly authorize Demo Bank, Limited (the ♦Bank♦) to employ in the preparation of said Letter of Credit such terminology as the Bank deems consistent with clarity of expression, usual banking practice, and my/our intent as set forth herein.
2. I/We acknowledge that this application and issuance of the L/C are governed by the various rules and regulations issued and/or amended from time to time by the competent authorities. Notwithstanding your acceptance of this application, you are not obligated to issue any L/C if I/we are not qualified to apply for under such applicable laws and regulations. Furthermore, you may reserve the right to alter or even delete any part or parts of this application so as to be consistent with the applicable laws, regulations and/or the license issued by the competent authorities (if any).
3. I/We authorize you to accept and/or pay for my/our account all drafts and/or accompany documents purporting to be drawn under any such credit.
4. I/We undertake to fully indemnify you against all losses, costs, damages, expenses, claims and demands whatsoever which you may incur or sustain by reason of your opening or establishing any such credit and to provide you with sufficient and cleared funds in Australia/Hong Kong unless otherwise agreed to meet all payments made by you or your agents and all drafts drawn or accepted by you or your agents and the amount of all charges, commissions and interest in connection with such credits and in connection with the relative goods and I/we hereby authorize you to debit my/our account or to deduct from the proceeds of our export bills with you with such money on receipt by you of advice of payment or at any time thereafter at your sole discretion.
5. I/We undertake that all goods shall be fully insured against all risks and that the insurance policies shall be assigned to you as

2. Read the **Terms and Conditions** and accept or decline the terms and conditions.
3. Click **Accept** to accept the terms and conditions.
The **Force Change Password** screen appears.
OR
Click **Decline** to reject the terms and conditions.

Step 2: Force Change Password

Step 1:
Terms and
Conditions

Step 2:
Force Change
Password

Step 3:
Force Change
Security

Step 4:
Set Account
Nicknames

Step 5:
Set Payment
Limits

Step 6:
Complete

It is also a mandatory step and you need to change the password provided by the bank. This is a security measure and is required to enhance the security of your online access to banking services.

Thank you for accepting Terms and Conditions.

Change Login Password Change Transaction Password

User ID: KALPRET	User ID: KALPRET
Enter Old Password: <input type="text"/>	Enter Old Password: <input type="text"/>
New Password: <input type="text"/>	New Password: <input type="text"/>
Confirm New Password: <input type="text"/>	Confirm New Password: <input type="text"/>

We recommend using the virtual keyboard for the password field for security reasons.

@	?	(#	%	=	\$.)	+	-	*	&	!	-
x	p	z	u	c	e	w	r	d	f	1	8	3		
a	k	b	j	i	v	y	l	s		5	2	6		
o	t	n	m	q	g	h				4	0	7		
Upper Delete Clear All Not Mixed										9				

Field Description

Field Name	Description
Change Login Password	
User ID	[Display] Displays the user ID.
Existing Password	[Mandatory, Alphanumeric, 18] Indicates the old password.
New Password	[Mandatory, Alphanumeric, 18] Indicates the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Indicates to confirm the new password.

Field Name	Description
Change Transaction Password	
User ID	[Display] Displays the user ID.
Existing Password	[Mandatory, Alphanumeric, 18] Indicates the old password.
New Password	[Mandatory, Alphanumeric, 18] Indicates the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Indicates the new password to confirm.
Use Virtual Keyboard	[Optional, Check Box] Indicates whether the user is entering the password by using virtual keyboard.
Click here to enter by hovering	[Optional, Check Box] Indicates whether the user is entering the password entered by moving the mouse over the security keyboard characters without clicking on any of the keys.

4. In the **Enter Old Password** field, enter the old password.
5. In the **New Password** field, enter the new password.
6. In the **Confirm New Password** field, re-enter the new password to confirm.
7. Click **Change**.
The **Force Change Security** screen appears.
OR
Click **Clear** to clear the data.

Note: If the system is integrated with IAM, only transaction password can be changed. Change of Login Password will not be available.

Step 3: Force Change Security

It is also a mandatory step and you need to set your security credentials. This is a security measure and is required to enhance the security of your online access to banking services.

Password changed successfully.

Security Question 1	Select
Answer	Enter Text

Security Question 2	Select
Answer	Enter Text

Security Question 3	Select
Answer	Enter Text

Save

Answers length should be between 3 to 40 characters. Only Alphabets and numeric characters allowed.

8. From the **Security Question 1** list, select the appropriate option
9. In the **Answer** field, enter the answer to the security question 1.
10. From the **Security Question 2** list, select the appropriate option
11. In the **Answer** field, enter the answers to the security question 2.
12. From the **Security Question 3** list, select the appropriate option
13. In the **Answer** field, enter the answers to the security question 3.
14. Click **Save**.

The **Set Account Nicknames** screen appears.

Step 4: Set Account Nicknames

You can assign the names to the account numbers provided to you by the bank and we shall display these names instead of the account numbers in all the transactions. This will help you to identify the accounts easily and in more human readable form. Similarly you can mark certain accounts as favourites and under *select transactions* we will display the details about these accounts only. You will be provided an additional option to view details for All the accounts and

Security Questions set successfully

Disable Account Nickname:

ISLAMIC CURRENT AND SAVINGS	CURRENT AND SAVINGS	TERM DEPOSITS	CREDIT CARDS
Account No	Account Nickname	Set As Favourite	
00008207		<input type="checkbox"/>	
0008207100278 108 GBP		<input type="checkbox"/>	
10800008207016 108 GBP		<input type="checkbox"/>	
00008232			
10800008230029 108 GBP		<input type="checkbox"/>	
00008238		<input type="checkbox"/>	
10800008230038 108 GBP		<input type="checkbox"/>	
00008467			

Field Description

Field Name	Description
Account Type	[Mandatory, Drop-Down] Indicates the account type.
The following fields are displayed on selecting the Account Type .	
Disable Account Nicknames	[Optional, Check Box] Indicates whether account nicknames facility is disabled.
Account Number	[Display] Displays the account number.
Account Nick Name	[Optional, Alphanumeric, 20] Indicates the account nick name.
Set as Favourite	[Optional, Check Box] Indicates whether set as favourite facility is enabled.

15. In the fields under the **Account Nicknames** column, enter the account nicknames.
16. Click **Save**.
The **Set Payment Limits** screen appears.

Step 5: Set Payment Limits

The screenshot shows a progress bar at the top with six steps: Step 1: Terms and Conditions, Step 2: Force Change Password, Step 3: Force Change Security, Step 4: Set Account Nicknames, Step 5: Set Payment Limits (which is highlighted in orange), and Step 6: Complete. Below the progress bar, a message says "You can change user limits". A success message box displays "User Preferences saved successfully.".

My Transactions					Bulk Credit Card Payments			
Bulk Credit Card Payments		Limit Type	Initiation Limit		Authorization Limit			
			Min. Amount	Max. Amount	Total Amount	No. of Transactions		
Bulk Demand Draft		Bank allocated limits	0.10 GBP	999,999,999.00 GBP	999,999,999.00 GBP	500		
Bulk Domestic Transfer		Current Limits	0.10 GBP	999,999,999.00 GBP	999,999,999.00 GBP	500		
Bulk Instrument Payments		New limits	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
Bulk Internal Transfer								
Bulk International Draft								
Bulk International Transfer								
Bulk Mixed Payments								
Bulk Virtual Account								
Demand Draft Request								
Domestic Account Transfer								

Transactions for which limits are not applicable :

- MT101 Transfer
- Buy Mutual Fund
- Switch Mutual Fund
- Redeem Mutual Fund

* Reduction in limits will be applicable from the next calendar date after final authorization. Please note that reducing the Minimum Transaction Limit parameter will be considered as an increase in the limit definition.

Change **Skip**

17. Select the transactions from the list of transactions available to you.
18. In the **New Limits** field, enter the new **Initiation Limit** and daily **Authorization Limit** in the box provided for limits modification.
You can modify the limits for all the transactions available to you.
19. Click **Skip** to continue to the next screen.
OR
Click **Change** to change the limits.

Step 6: Complete

Step 1:
Terms and Conditions

Step 2:
Force Change Password

Step 3:
Force Change Security

Step 4:
Set Account Nicknames

Step 5:
Set Payment Limits

Step 6:
Complete

Thank you for setting up your Internet Banking Preferences.
Enjoy the Net Banking

Step	Step Name	Completion Status	Completion Message
1	Terms and Conditions	Complete	Thank you for accepting Terms and Conditions.
2	Force Change Password	Complete	Password changed successfully.
3	Force Change Security	Complete	Security Questions set successfully
4	Set Account Nicknames	Complete	User Preferences saved successfully.
5	Set Payment Limits	Skipped	Step skipped.

[Continue](#)

20. Click **Continue**.
The password change successfully screen appears.

Message



6. First Time Login – (IAM)

For the first time login the user needs to change the password, change account nick names, and modify the limits. Once the process is completed user lands to the first screen or the Landing page.

Note 1: If the system is integrated with IAM, only transaction password can be changed. Change of Login Password will not be available.

To log in to the Oracle Banking Digital Experience

1. Logon to the Internet Banking application through new User ID and Password.
The **First Time Login** screen appears.

Step 1: Terms and Conditions

Step 1:
Terms and Conditions

Step 2:
Force Change Password

Step 3:
Force Change Security

Step 4:
Set Account Nicknames

Step 5:
Set Payment Limits

Step 6:
Complete

It is a mandatory step before you continue with first time, please read through our "Internet Banking Terms and Conditions" available below. To continue please click "Accept". If you do not accept the Terms and Conditions, please click on "Decline" to immediately discontinue the access to the Online Banking services.

I consideration of your opening or establishing from time to time at my/our request such documentary credits as you, Demo Bank, Ltd., may, at your sole discretion, think fit, I/we, the person(s) who signed or executed the form overleaf, hereby agree that the following terms and conditions shall apply to all such credits:

1. I/We expressly authorize Demo Bank, Limited (the ♦Bank♦) to employ in the preparation of said Letter of Credit such terminology as the Bank deems consistent with clarity of expression, usual banking practice, and my/our intent as set forth herein.
2. I/We acknowledge that this application and issuance of the L/C are governed by the various rules and regulations issued and/or amended from time to time by the competent authorities. Notwithstanding your acceptance of this application, you are not obligated to issue any L/C if I/we are not qualified to apply for under such applicable laws and regulations. Furthermore, you may reserve the right to alter or even delete any part or parts of this application so as to be consistent with the applicable laws, regulations and/or the license issued by the competent authorities (if any).
3. I/We authorize you to accept and/or pay for my/our account all drafts and/or accompany documents purporting to be drawn under any such credit.
4. I/We undertake to fully indemnify you against all losses, costs, damages, expenses, claims and demands whatsoever which you may incur or sustain by reason of your opening or establishing any such credit and to provide you with sufficient and cleared funds in Australia/Hong Kong unless otherwise agreed to meet all payments made by you or your agents and all drafts drawn or accepted by you or your agents and the amount of all charges, commissions and interest in connection with such credits and in connection with the relative goods and I/we hereby authorize you to debit my/our account or to deduct from the proceeds of our export bills with you with such money on receipt by you of advice of payment or at any time thereafter at you sole discretion.

Accept **Decline**

2. Read the **Terms and Conditions** and accept or decline the terms and conditions.
3. Click **Accept** to accept the terms and conditions.
The **Force Change Password** screen appears.
OR
Click **Decline** to reject the terms and conditions.

Step 2: Force Change Password

Step 1: Terms and Conditions	Step 2: Force Change Password	Step 3: Force Change Security	Step 4: Set Account Nicknames	Step 5: Set Payment Limits	Step 6: Complete
------------------------------------	-------------------------------------	-------------------------------------	-------------------------------------	----------------------------------	---------------------

It is also a mandatory step and you need to change the password provided by the bank. This is a security measure and is required to enhance the security of your online access to banking services.

Thank you for accepting Terms and Conditions.

Change Transaction Password

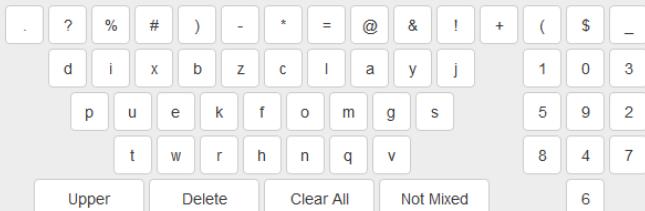
User ID: KKRETAIL

Enter Old Password:

New Password:

Confirm New Password:

We recommend using the virtual keyboard for the password field for security reasons.



Virtual Keyboard Options:

-
-
-
-
-

[View Password Policy](#)

Rules for Login Password

- Password should be minimum 0 characters
- Password should be maximum 0 characters
- Password cannot contain special characters
- Password must contain one of the following as first char
- Password must contain one of the following as last char
- Password can contain 0 successive characters
- Password can contain 0 repetitions

Rules for Transaction Password

- Password should be minimum 6 characters
- Password should be maximum 20 characters
- Password can contain lowercase alphabets
- Password can contain uppercase alphabets
- Password cannot contain special characters
- Password can contain numeric characters
- Password must contain one of the following as first char
 - Lowercase alphabets
 - Uppercase alphabets
 - Numeric characters
- Password must contain one of the following as last char
 - Lowercase alphabets
 - Uppercase alphabets
 - Numeric characters
- Password can contain 5 successive characters
- Password can contain 5 repetitions

Field Description

Field Name	Description
Change Transaction Password	
User ID	[Display]
User ID	Displays the user ID.

Field Name	Description
Existing Password	[Mandatory, Alphanumeric, 18] Indicates the old password.
New Password	[Mandatory, Alphanumeric, 18] Indicates the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Indicates the new password to confirm.
Use Virtual Keyboard	[Optional, Check Box] Indicates whether the user is entering the password by using virtual keyboard.
Click here to enter by hovering	[Optional, Check Box] Indicates whether the user is entering the password entered by moving the mouse over the security keyboard characters without clicking on any of the keys.

4. In the **Enter Old Password** field, enter the old password.
5. In the **New Password** field, enter the new password.
6. In the **Confirm New Password** field, re-enter the new password to confirm.
7. Click **Change**.
The **Force Change Security** screen appears.
OR
Click **Clear** to clear the data.

Note 1: For further steps see *First Time Login*.

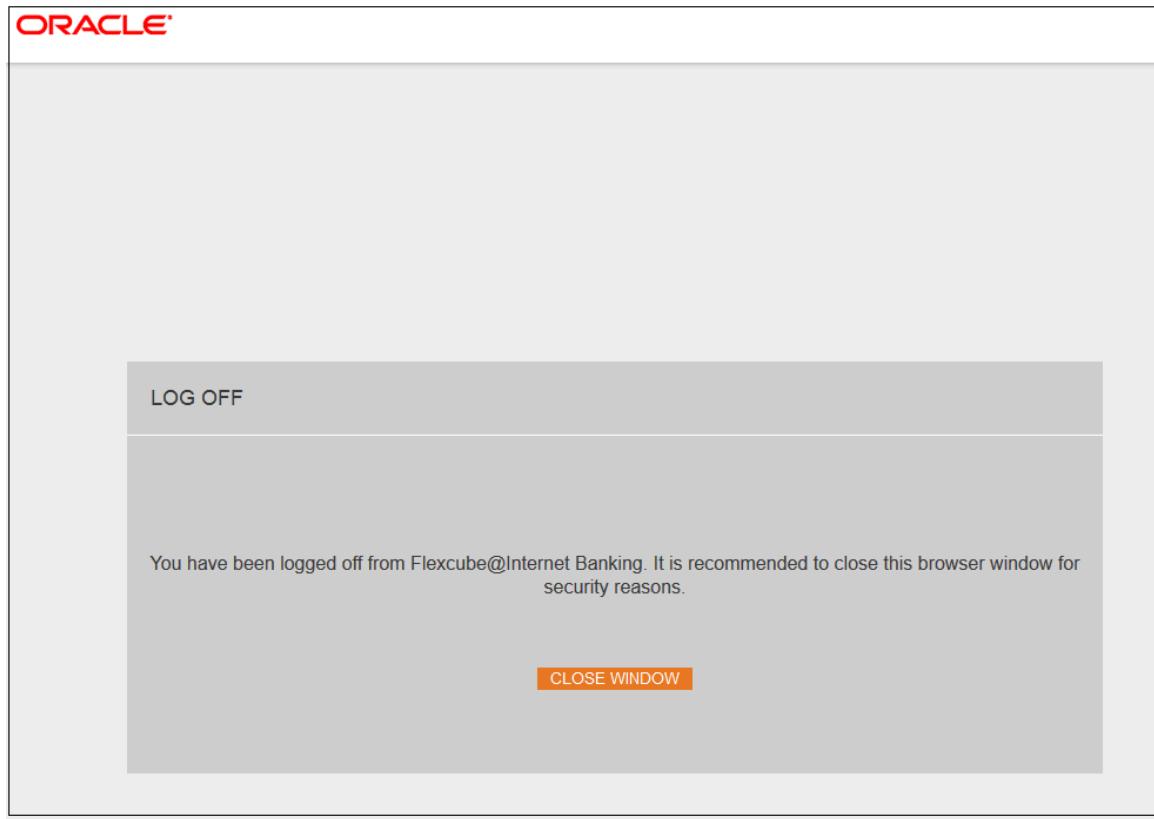
7. Logout

Using this option you can logout of the OBDX application.

To log out of the Oracle Banking Digital Experience:

1. Log in to the **Oracle Banking Digital Experience** application.
The home page of the application appears.
2. Click  and then click **Logout**.

FLEXCUBE Internet Banking - Log off



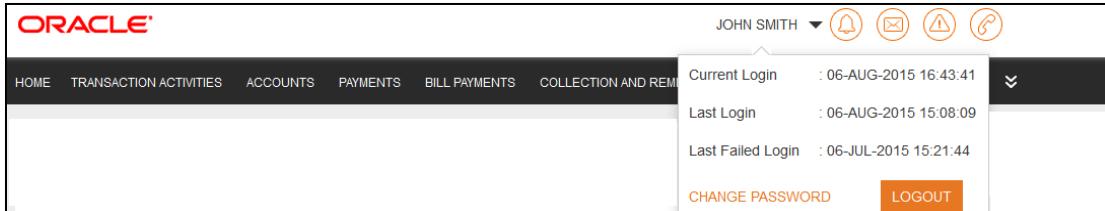
8. Log Out – (IAM)

Using this option, you can logout from the application.

To logout of the application

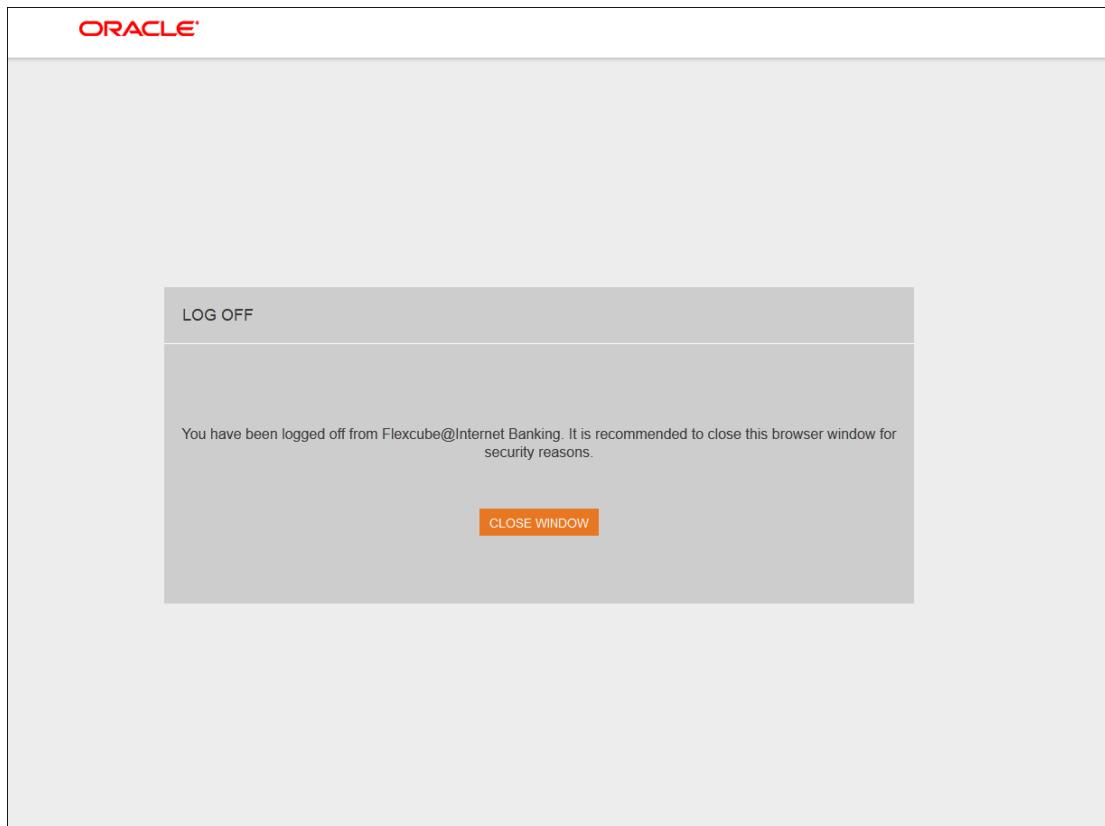
- Click **LOGOUT** to logout.

Log Out



The Log Off page appears

Log Off



9. Forgot Password

A user can reset a password using **Forgot Password** link available on the screen.

To reset the password

- Click the **Forgot Password?** link in the log in screen.
The **Reset Password** screen appears.

Reset Password

Field Description

Field Name	Description
It is mandatory to select either Existing Customer or Registered User option.	
Existing Customer	[Optional, Option] Indicates the existing customer.
Registered User	[Optional, Option] Indicates the registered user.
User ID	[Conditional, Alphanumeric, 20] Indicates the user ID. To enable this field, select the Existing Customer option.
Email Address	[Conditional, Alphanumeric, 255] Indicates the email ID the registered user. To enable this field, select the Registered User option.

- Click **Submit**.
The **Mobile OTP Verification** screen appears.

Mobile OTP Verification

Mobile OTP Verification		26-08-2015 16:02:53
<p>An "One Time Password" has been generated and dispatched to your mobile number for this transaction. Kindly enter the One Time Password in the field below for this transaction to proceed. The One Time Password is only valid for the next 5 minutes.</p>		
Reference Number:	834373831060481	
Enter One Time Password*:	<input type="text" value="*****"/>	<input type="button" value="Submit"/> <input type="button" value="Resend OTP"/>

Field Description

Field Name	Description
Reference Number	[Display] Displays the reference number.
Enter One Time Password	[Mandatory, Alphanumeric, 50]
Password	Indicates the one time password that you receive on the registered mobile number.

3. Click **Submit**.
The **Security Authorization** screen appears.

Security Authorization

Security Authorization		26-08-2015 16:06:17
<p>Security Questions 1: Which city you were born?</p> <p>Answer: <input type="text"/></p>		
<p>Security Questions 2: Which car do you own?</p> <p>Answer: <input type="text"/></p>		
		<input type="button" value="Submit"/>

4. In **Answer** field, enter appropriate answer to the respective question.
5. Click **Submit**.
The **Reset Password** screen appears.

Reset Password

The screenshot shows the 'Reset Password' page. At the top, it displays 'User ID: ADIRETAIL1' and the date '26-08-2015 16:06:45'. Below this, there are fields for 'Change Option' (set to 'Login Password'), 'New Password', and 'Confirm New Password'. A section titled '+Login Password Policy' contains a note about using a virtual keyboard for security reasons and includes a grid of letters and symbols. At the bottom right are buttons for 'Clear' and 'Change'.

6. In the **Change Password** section, enter the password in the **New Password** field.
7. Click **Submit**.
The success message appears on the screen.

Field Description

Field Name	Description
Change Password	
New Password	[Mandatory, Alphanumeric, 20] Indicates the new password.
Confirm New Password	[Mandatory, Alphanumeric, 20] Indicates to confirm the password.
Change Transaction Password	
New Password	[Mandatory, Alphanumeric, 20] Indicates the modified password.
Confirm New Password	[Mandatory, Alphanumeric, 20] Indicates to confirm the modified password.

10. Ad-hoc Account Statement Request

The regular statements are sent to the customers as per their desired periodicity. This option allows the user to request for an ad-hoc account statement for any of the CASA accounts.

To request an ad-hoc account statement

- From the **Customer Services** menu, select **Ad hoc Account Statement Request**.
The **Adhoc Statement Request** screen appears.

Adhoc Statement Request

The screenshot shows a web-based form titled "AD HOC STATEMENT REQUEST". At the top right, there are icons for help, print, star, copy, and close. The date "05-06-2015 09:13:04 GMT +0000" is displayed. Below the title, the "Account Type*" field contains "Current and Savings" with a dropdown arrow. At the bottom right of the form is an orange "Submit" button.

Field Description

Field Name	Description
Account Type	[Mandatory, Drop-Down] Indicates the account type. The options are: <ul style="list-style-type: none"> • Current and Savings • Term Deposit

- From the **Account Type** list, select the appropriate option.
- Click **Submit**.

The **Adhoc Statement Request** screen appears.

Adhoc Statement Request

The screenshot shows the "AD HOC STATEMENT REQUEST" screen with additional fields. It includes "Account Type: Current and Savings", "Account Number*: Select" with a dropdown arrow, "From Date*:" and "To Date*:" date pickers, and buttons for "Another Account Type" and "Submit".

Field Description

Field Name	Description
Account Type	[Display] Displays the account type selected for which the ad-hoc account statement is to be generated.
Account Number	[Mandatory, Drop-Down] Indicates the account number. It displays the customer IDs and account numbers of the selected account type under them.
From Date	[Mandatory, Pick List] Indicates the start date. It is the date from which the account statement is required.
To Date	[Mandatory, Pick List] Indicates the end date. It is the date up to which the account statement is required.

4. From the **Account Number** list, select the appropriate account number.
5. In the **From Date** field, select the start date.
6. In the **End Date** field, select the end date.
7. Click **Submit**.
The **Adhoc Statement Request - Verify** screen appears.
OR
Click the **Another Account Type** to navigate to the previous screen.

Adhoc Statement Request - Verify

AD HOC STATEMENT REQUEST-VERIFY

10-06-2015 10:17:46 GMT +0000 ? X

Account Type:	Current and Savings	Account Number:	000003171225
From Date:	01-02-2014	To Date:	28-02-2014

Change Confirm

8. Click **Confirm**.
The **Adhoc Statement Request - Confirm** screen with the status message appears.
OR
Click **Change** to modify the transaction.

Adhoc Statement Request - Confirm

The screenshot shows a confirmation message: "Transaction with reference number 117824783426734 is in Accepted state." Below this, detailed transaction information is displayed:

Transaction Reference Number:	000MSOG11004067Z
Account Type:	Current and Savings
From Date:	01-02-2014
Account Number:	000003171225
To Date:	28-02-2014

At the bottom right of the screen is a button labeled "Another Request".

9. Click **Another Request**.
The **Adhoc Statement Request** screen appears.

11. Stop or Unblock Cheque Request

Using this option, you can block/unblock a cheque. You can also block/unblock set or batch of a cheque by entering the cheque range.

To stop or unblock a cheque

- From the Customer Services menu, select **Stop or Unblock Cheque Request**. The **Stop or Unblock Cheque Request** screen appears.

Stop or Unblock Cheque Request

STOP OR UNBLOCK CHEQUE REQUEST

13-Jul-2015 14:44:19 GMT +0530

?

Select Action *: Stop Cheque Request

Select Account *: Select

Reason *:

Cheque Number:

Cheque Range: -

* Mandatory Fields

Submit

Field Description

Field Name	Description
Select Action	[Mandatory, Drop-Down] Indicates the action to be performed on the cheque. The options are: <ul style="list-style-type: none"> • Stop Cheque Request • Unblock Cheque Request
Account Number	[Mandatory, Drop-Down] Indicates the account number.
Reason	[Mandatory, Alphanumeric, 40] Indicates the reason to stop a cheque.
Note: This field is disable if the action is selected as unblock.	

It is mandatory to select either **Cheque Number** or **Cheque Range** option.

Field Name	Description
Cheque Number	[Optional, Alphanumeric, 6] Indicates the cheque number. Enter the cheque number in the adjacent field.
Cheque Range	[Optional, Option, Numeric, 6] Indicates the range which you want to stop or unblock the cheques. For Example: If the user enters the cheque range as 1-5, then all the cheques from 1-5 are blocked / unblocked.

2. Click **Submit**.
The **Stop Cheque Request Verify** screen appears.

Stop Cheque Request Verify

STOP CHEQUE REQUEST VERIFY

13-Jul-2015 14:42:20 GMT +0530

Account Number: RT2003171015

Reason: Cheque Lost

Cheque Number: 5522

Change Confirm

3. Click **Confirm**.
The **Stop Cheque Request Confirm** screen with the status message appears.

Stop Cheque Request Confirmed

STOP CHEQUE REQUEST CONFIRMED

13-Jul-2015 14:42:20 GMT +0530

⚠ Transaction with reference number 601433291829188 is in Under Process state.

eBanking Reference No.: 601433291829188

Account Number: RT2003171015

Reason: Cheque Lost

Cheque Number: 5522

OK E-Receipt

4. Click **OK**.
The **Stop or Unblock Cheque Request** screen appears.

12. Cheque Book Request

Using this option you can request for a cheque book.

To request for a cheque book

- From the **Customer Services** menu, select **Cheque Book Request**.
The **Cheque Book Request** screen appears.

Cheque Book Request

The screenshot shows the 'CHEQUE BOOK REQUEST' screen. At the top, it says 'Your request for Cheque Book will be processed and the Cheque Book shall be mailed to the address registered with us.' Below this are three dropdown menus: 'Select Account*', 'No of Cheque Books*', and 'Cheque Book Option*'. The 'Delivery Details' section follows, containing fields for 'Mode of Delivery' (radio buttons for Branch and Courier), 'Select City' and 'Select Branch' dropdowns, and several input fields for 'Name*', 'Address*', 'City', 'State', 'Country', 'Zip/Postal Code', and 'Phone'. At the bottom left, there are notes about mandatory fields (* and **), and at the bottom right is a 'Submit' button.

Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Indicates the account number.

Field Name	Description
No of Cheque Books	[Mandatory, Drop-Down] Indicates the number of cheque books.
Cheque Book Type	[Mandatory, Drop-Down] Indicates the type of cheque books.
Cheque Book Option	[Mandatory, Drop-Down] Indicates the number of cheque leaves needed. The options are: <ul style="list-style-type: none"> • Cheque Book With 10 Leaves • Cheque Book With 25 Leaves • Cheque Book With 50 Leaves
Delivery Details	
Mode of delivery	[Mandatory, Option] Indicates the mode of delivery. The options available are: <ul style="list-style-type: none"> • Branch • Courier
Note: To enable below fields, select the Branch option.	
City	[Conditional, Drop-Down] Indicates the branch city name.
Branch	[Conditional, Drop-Down] Indicates the branch name from where the cheque book will be collected.
Name	[Optional, Alphanumeric, 35] Indicates the name to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Indicates the address for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Indicates the city to which the address belongs.
State	[Optional, Alphanumeric, 35] Indicates the state to which the city belongs.
Country	[Optional, Alphanumeric, 35] Indicates the country of the address.

Field Name	Description
Postal Code	[Optional, Alphanumeric, 35] Indicates the postal code.
Phone	[Optional, Alphanumeric, 35] Indicates the phone number.

2. Click **Submit**.
The **Cheque Book Request - Verify** screen appears.

Cheque Book Request - Verify

CHEQUE BOOK REQUEST - VERIFY

11-06-2015 06:44:59 GMT +0000 ?

Account Number: 000003171440

Cheque Book Option: Cheque Book With 25 Leaves

Delivery Details

Mode of Delivery: Branch

City: Great Britain

Branch Name: Bank Futura- Branch 004

Name: OATS_AUTO_KYC_R

Address: Neethle Street
London
Great Britain

City: Great Britain

State:

Country: United Kingdom

Zip/Postal Code:

Phone:

Change **Confirm**

3. Click **Confirm**.
The **Cheque Book Request – Confirm** screen with the status message appears.
OR
Click **Change** to change the cheque book details.

Cheque Book Request - Confirm

CHEQUE BOOK REQUEST - CONFIRM 11-06-2015 06:44:59 GMT +0000 ?

⚠ Transaction with reference number 570722716433521 is in Under Process state.

Account Number: 000003171440

Cheque Book Option: Cheque Book With 25 Leaves

Delivery Details

Mode of Delivery: Branch

City: Greate Britain

Branch Name: Bank Futura- Branch 004

Name: OATS_AUTO_KYC_R

Address: Neethle Street

London

Greate Britain

City: Greate Britain

State:

Country: United Kingdom

Zip/Postal Code:

Phone:

OK **E-Receipt**

- Click **OK**.
The **Cheque Book Request** screen appears.

13. Cheque Status Inquiry

This allows you to view the status of cheques for an account. The specific reports can be generated for paid cheques, stopped cheques, paid cheques for a given period and for a given cheque range. Alternatively, a generic report can also be generated. The report can be generated for a single cheque also. A generic report without entering a cheque number can also be found out.

Note: The *Cheque Status* shall be displayed if the *Cheque* is a valid cheque for selected account.

To inquire cheque status

- From the **Customer Services** menu, select **Cheque Status Inquiry**.
The **Cheque Status Inquiry** screen appears.

Cheque Status Inquiry

Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Indicates the account for which the stop payment report is to be generated.
Status	[Mandatory, Drop-Down] Indicates the status of cheque for which report is generated.
From Date	[Mandatory, Pick List] Indicates the date from which the report is to be generated. This field appears if you select the Cancelled, Rejected, Stopped , or Used options from the Status list.
To Date	[Mandatory, Pick List] Indicates the date to which the report is to be generated. This field appears if you select the Cancelled, Rejected, Stopped , or Used options from the Status list.

Field Name	Description
Search by Cheque Number	[Optional, Check Box] Indicates whether search by cheque number facility is available.
Cheque Number	[Conditional, Alphanumeric, Six] Indicates the cheque number whose status is to be inquired.
Cheque Range	[Conditional, Alphanumeric, Six] Indicates the cheque range whose status is to be required.

2. From the **Select Account** list, select the account number.
3. From the **Status** list, select the status.
4. Click **Submit**.
The **Cheque Status** Inquiry screen with search results appears.

Cheque Status Inquiry

The screenshot shows the 'CHEQUE STATUS INQUIRY' page. At the top, it displays the date and time: 05-06-2015 09:28:41 GMT +0000. Below this are several input fields: 'Select Account*' with value '00008644 RT2008644012 RT2 Bank Futura', 'Status*' with value 'All', and a checked checkbox for 'Search By Cheque Number'. A note below the fields states: 'The Cheque Status shall be displayed if the Cheque is a valid cheque. Additional information for the Cheque shall be available if the Cheque has been presented to the bank.' A message at the bottom says 'Fields marked as * are mandatory.' On the right side of the form is an orange 'Submit' button. Below the form is a table with the following data:

Account	Cheque Number	Cheque Status	Reason	Amount
RT2008644012	5624	Used	RT2CQWL110040504	100.00 GBP
RT2008644012	5625	Used	RT2CQWL110040514	100.00 GBP
RT2008644012	5626	Used	RT1CGIN132832504	1,000.00 GBP
RT2008644012	5629	Rejected		1,000.00 GBP

Field Description

Field Name	Description
Account	[Display] Displays the account number.
Cheque Number	[Display] Displays the cheque number.

Field Name	Description
Cheque Status	[Display] Displays the status of cheque for which report is generated.
Reason	[Display] Displays the reason for stopping the payment of the cheque.

14. Debit Card Details

Using this option you can view the details of the debit card.

To view debit card details

- From the **Cards** menu, select **Debit Cards**, and then select **Debit Card Details**. The **Get Accounts** screen appears.

Get Accounts

GET ACCOUNTS

11-06-2015 07:00:36 GMT +0000 ? 📄 ⚡ 🗑️ X

Select Account All 🔍

Submit

Field Description

Field Name	Description
------------	-------------

Select Account [Mandatory, Drop-Down]

Indicates the account number to view the debit card details.

- From the **Select Account** list, select the appropriate option.
- Click **Submit**.

The **Get Account with Debit Card Details** screen appears.

Debit Card Details

GET ACCOUNTS

11-06-2015 07:03:01 GMT +0000 ? 📄 ⚡ 🗑️ X

Select Account All 🔍

Word Wrap | Customize Columns | Download | Print

Card Number	Customer Id	Account Number	Branch	Card Product	Name on Card
XXX4568	000003171	1030003171213	Bank Futura - TD Branch 202	GOLD	SHAMEER
XXXXXX1245	000003171	1030003171166	Bank Futura - TD Branch 202	GOLD	shameer

Records 1 to 2 of 2

Page 1 of 1

Field Description

Field Name	Description
Card Number	[Display] Displays the debit card number.
Customer Id	[Display] Displays the customer ID.
Account Number	[Display] Displays the account number of the user.
Branch	[Display] Displays the branch of the card number.
Card Product	[Display] Displays the name of the card product.
Name on card	[Display] Displays the name on the card.

The options mentioned below are applicable for records of debit card details.

To enable the word wrap in the columns, select the **Word Wrap** check box.

Click **Customize Columns** to reorder the columns or select the columns that appear in the debit card details list.

Click **Download** to download all or selected columns in the debit card details list. You can download the list in PDF, XLS, HTML, and RTF formats.

Click **Print** to print the debit card details list and open the list as a PDF document.



Click to view the first page of the debit card details list.



Click to view the previous page of the debit card details list.



Click to view the next page of the debit card details list.



Click to view the last page of the debit card details list.

From the **Page** list, select the required page number of the debit card details list.

From the **Show Rows** list, select the number of rows to be displayed in the debit card details list.

Click next to the required column to sort the records of debit card details in ascending or descending order.

4. Click the link under the **Card Number** column to view the debit card details.
The debit cards screen with respective card details appear.

View Debit Card Details

DEBIT CARDS

11-06-2015 07:07:32 GMT +0000 ?

Customer Details	
Customer Id:	
Branch:	Bank Futura - TD Branch 202
Card Product:	GOLD
Account Number	1030003171213
Name on Card:	SHAMEER
Card Details	
Request Reference Number:	112233
Card Number	XXX4568
Is Primary Card	Y
Primary Card Number:	
Card Application Date:	14-10-2013
Card Issue Date:	
Card Renewal Date:	
Card Status	
Card Status:	Renewed
Card Dispatch Status:	
Pin Mailed Status:	Yes
Last Status Change Date:	
Last Operation:	
ATM Limits	
ATM Limit Unit:	
ATM Count Limit:	0
ATM Amount Limit:	0.00 GBP
Remote ATM Limit Unit:	
Remote ATM Count Limit:	0
Remote ATM Amount Limit:	0.00 GBP
POS Limits	
POS Limit Unit:	W
POS Count Limit:	0
POS Amount Limit:	0.00 GBP
Remote POS Limit Unit:	
Remote POS Count Limit:	0
Remote POS Amount Limit:	0.00 GBP

Back

- Click **Back** to navigate to the previous screen.

15. Manage External Accounts

The user may have accounts in multiple banks. This option enables statement access for the external accounts.

The *Add External Accounts* option allows the user to add external accounts.

To add external accounts

- From the Accounts menu, select **Add External Accounts**.
The **Manage External Accounts** screen appears.

Manage External Accounts

MANAGE EXTERNAL ACCOUNTS

05-06-2015 09:29:51 GMT +0000 ? 📁 ☆ 🖌 X

Account Number*:	<input type="text"/>
Account Name:	<input type="text"/>
SWIFT Code*:	<input type="text"/> <input type="button" value="🔍"/>
Bank Name:	<input type="text"/>
Address:	<input type="text"/> <input type="text"/> <input type="text"/>
Currency:	China CNY <input type="button" value="▼"/>
Effective Date*:	<input type="text"/> <input type="button" value="📅"/>
Closing Date: <input type="text"/> <input type="button" value="📅"/>	
<small>* Mandatory Fields</small>	
<input type="button" value="Clear"/> <input type="button" value="Submit"/>	

Field Description

Field Name	Description
Account Number	[Mandatory, Alphanumeric, 20] Indicates the account number.
Account Name	[Optional, Alphanumeric, 50] Indicates the account name.
SWIFT Code	[Mandatory, Pick List] Indicates the SWIFT code to search bank details. Type the search characters in the adjacent field to perform search based on the typed characters, if required.

Field Name	Description
Bank Name	[Display] Displays the bank name, corresponding to the SWIFT code.
Address	[Display] Displays the bank address.
Currency	[Mandatory, Drop-Down] Indicates the currency.
Effective Date	[Mandatory, Pick List] Indicates the start date for the external account.
Closing Date	[Mandatory, Pick List] Indicates the end date for the external account.

2. In the **Account Number** field, enter the account number.
3. From the SWIFT Code list, select the appropriate code.
4. In the **Effective Date** field, select the start date for the external account.
5. Click **Submit**.

The **Manage External Account - Verify** screen appears.

Manage External Account - Verify

MANAGE EXTERNAL ACCOUNT - VERIFY

05-06-2015 09:30:33 GMT +0000 ? X

Account Number:	GWLI87680606975764	Account Name:	KETKI SHAH
SWIFT Code:	BONYNY1U	Bank Name:	BANK OF NEW YORK MELLON
Address:	BONYNY1U New York		
Currency:	USD		
Effective Date:	12-03-2016	Closing Date:	12-03-2019

Back Confirm

6. Click **Confirm**.

The **Manage External Account – Confirm** screen with the status message appears.

Manage External Account - Confirm

MANAGE EXTERNAL ACCOUNT - CONFIRM

05-06-2015 09:30:33 GMT +0000 ?

External Account Details Added Successfully

Account Number:	GWLI87680606975764	Account Name:	KETKI SHAH
SWIFT Code:	BONYNY1U	Bank Name:	BANK OF NEW YORK MELLON
Address:	BONYNY1U New York		
Currency:	USD		
Effective Date:	12-03-2016	Closing Date:	12-03-2019

7. Click **OK**.
The **Manage External Account** screen appears.

16. External Account Statement

Using the external account statement you can see the account statements for external accounts registered. The account statement will be displayed only if any **MT940** statement is received from the other Bank.

To view external account statement

- From the **Accounts** menu, select **External Account Statement**.
The **External Account Statement** screen appears.

External Account Statement

The screenshot shows the 'EXTERNAL ACCOUNT STATEMENT' screen. At the top, there are two radio button options: 'Predefined Period:' (selected) with a dropdown menu showing 'Last 7 Days' and 'Effective Date:' with a date input field and a calendar icon. To the right, there is a 'Closing Date:' input field and a calendar icon. The main area displays a table of account statements for 'ABN AMRO ENGLAND'. The table has columns: Account Number, Currency, Description, Effective Date, and Closing Date. There are eight rows, each corresponding to an account number starting with '1119ONMHY679'. The 'Description' column for all rows contains 'KETKI GUPTE'. The 'Effective Date' and 'Closing Date' columns both show '12-03-2014'. The bottom right of the table area has two buttons: 'View Statement' and 'Delete'.

Account Number	Currency	Description	Effective Date	Closing Date
1119ONMHY679	GBP	KETKI GUPTE	12-03-2014	12-03-2019
1119ONMHY679	GBP	KETKI GUPTE	12-03-2014	12-03-2019
1119ONMHY679	GBP	KETKI GUPTE	12-03-2014	12-03-2019
1119ONMHY679	GBP	KETKI GUPTE	12-03-2014	12-03-2019
1119ONMHY679	GBP	KETKI GUPTE	12-03-2014	12-03-2019
1119ONMHY679	GBP	KETKI GUPTE	12-03-2014	12-03-2019
1119ONMHY679	GBP	KETKI GUPTE	12-03-2014	12-03-2019
1119ONMHY679	GBP	KETKI GUPTE	12-03-2014	12-03-2019

Field Description

Field Name	Description
------------	-------------

Select any one of the radio button given below:

Field Name	Description
Predefined Period	[Optional, Option, Drop-Down] Indicates the predefined period for external account statement. The options are: <ul style="list-style-type: none">• Last 7 days• Last 15 days• Last 30 days
Effective Date	[Optional, Radio Button, Pick list] Indicates the effective date for the external account statement.
Closing Date	[Optional, Pick List] Indicates the closing date for external account statement.
Column Name	Description
Account Number	[Display] Displays the external account numbers mapped to the user.
Currency	[Display] Displays the account currency.
Description	[Display] Displays the account description.
Effective Date	[Display] Displays the effective date of the account statement registration.
Closing Date	[Display] Displays the closing date of the account statement registration.

2. Click **Delete** to de-link the external account from statement view.

The **External Account Delete – Verify** screen appears.

OR

Click **View Statement**.

The **External Account Statement Details** screen appears.

External Account Delete – Verify

EXTERNAL ACCOUNT DELETE - VERIFY		11-06-2015 07:24:41 GMT +0000	?	Print	Star	Close	External
Account Number:	1119ONMHY679						
Account Name:	KETKI GUPTA						
SWIFT Code:	ABNAGB05						
Bank:	ABN AMRO ENGLAND						
Address:	ABNAGB05 LONGON						
Effective Date:	12-03-2014						
Closing Date:	12-03-2019						
Currency:	GBP						
						Back	Confirm

3. Click **Confirm**.
The **External Account Delete – Confirm** screen appears.
4. Click **OK**.
The **External Account Statement** screen appears.

17. Register Report

Using this option, you can register and download a report.

To register and download a report

- From the **Customer Services** menu, select **Register Report**.
The **Register Report** screen appears.

Register Report

The screenshot shows a 'REGISTER REPORT' window. At the top right are icons for help, print, star, square, and close. The date '29-Jul-2015 07:42:23 GMT +0000' is displayed. Below the title, a dropdown menu labeled 'Report Type' contains the option 'Account Balance Report as on Date and Time'. To the right of the dropdown is a 'Go' button with an orange border.

Field Description

Field Name	Description
Select Report Type	[Mandatory, Drop-Down] Indicates the report type.

- From the **Report Type** list, select the appropriate report.
- Click **Go**.

The **Register Report** screen appears.

Register Report

REGISTER REPORT

Report Type: Account Balance Report as on Date and Time

Frequency: * Daily

Report Output Format: PDF

Activation Date: *

Deactivation Date: *

Hour: 00

Minute: 00

* NOTE REGISTER MANDATORY

Report Parameters

Account Number: All Accounts

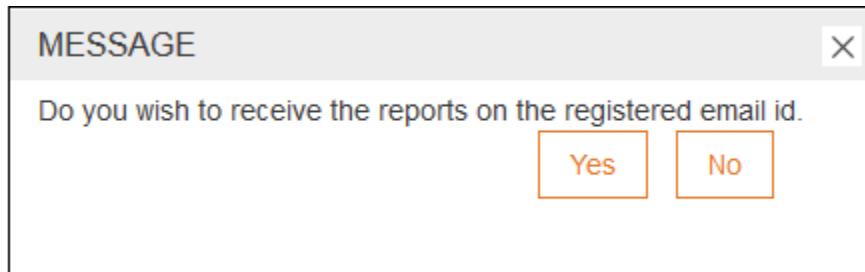
Field Description

Field Name	Description
Frequency	[Mandatory, Drop-Down] Indicates the report frequency. The options are: <ul style="list-style-type: none"> • Daily • Weekly • Monthly • Once • HTML • Excel
Report Output Format	[Mandatory, Drop-Down] Indicates the report output format. The options are: <ul style="list-style-type: none"> • PDF • HTML • Excel
Date	[Conditional, Pick List] Indicates the report activation date.

Field Name	Description
Hour	[Conditional, Drop-Down] Indicates the time in hours.
Minute	[Conditional, Drop-Down] Indicates the time in minutes.
Activation Date	[Conditional, Pick List] Indicates the report activation date.
Deactivation Date	[Conditional, Pick List] Indicates the report deactivation date.
Hour	[Conditional, Drop-Down] Indicates the time in hours.
Minute	[Conditional, Drop-Down] Indicates the time in minutes.

4. From the **Frequency** list, select the report frequency.
5. Click **Run Report**.
The **File Download - Security Warning** screen appears.

File Download - Security Warning



6. Click **Save** to save the file.
OR
Click **Cancel** to close the window.
7. Click **Register**.
The **Report Registration - Verification** screen appears.

To register a report

Register Report - Verification

REPORT REGISTRATION - VERIFICATION		29-Jul-2015 08:33:12 GMT +0000	?		
Schedule Type	Report Name	Activation Date	Deactivation Date	Schedule Time	X
Monthly	Account Balance Report as on Date and Time	16-Mar-2016	31-Jul-2016	00:00	
Report Parameters					
Account Number: 000003171225~C~000~000003171					
<input type="button" value="Back"/> <input type="button" value="Confirm"/>					

8. Click **Confirm**.
The **Register Reports** screen appears.
OR
Click **Back** to navigate to the previous screen.

Report Registration Confirmation

REPORT REGISTRATION - CONFIRMATION		29-Jul-2015 08:33:12 GMT +0000	?		
<input checked="" type="checkbox"/> Report Registered Successfully. <input checked="" type="checkbox"/> Transaction with reference number 184449654969456 is in Accepted state.					
Schedule Type	Report Name	Activation Date	Deactivation Date	Schedule Time	X
Monthly	Account Balance Report as on Date and Time	16-Mar-2016	31-Jul-2016	00:00	
Report Parameters					
Account Number: 000003171225~C~000~000003171					
<input type="button" value="Register/De Register Another"/>					

To view a report

1. From the **Customer Services** menu, select **Register Report**.
The **Register Report** screen appears.
2. Click **GO**.
The **Register Report** screen appears.
3. Select the report frequency and report download format.
4. Enter the date range.

5. Click **View Reports**.
The **Report** screen appears.

18. Alerts

The alert system is designed to notify customers whenever certain events take place. The configured email ID or the mobile number of the respective account holder is used to send an alert.

The alert can be sent by the following three methods:

- Email
- SMS
- On-Screen

The alert types are:

- **Default Alerts**

The default alerts are sent by the system and are not available for the subscription.

- **Interactive Alerts**

The interactive alerts are sent from the system with the provision of the required options to complete the activity.

- **Subscribed Alerts**

The alerts that can be subscribed for and that are configured as on screen alerts, are displayed on the screen - in the Notifications widget on dashboard and in Mailbox - if they have been subscribed for, to be delivered either thought email, SMS or both.

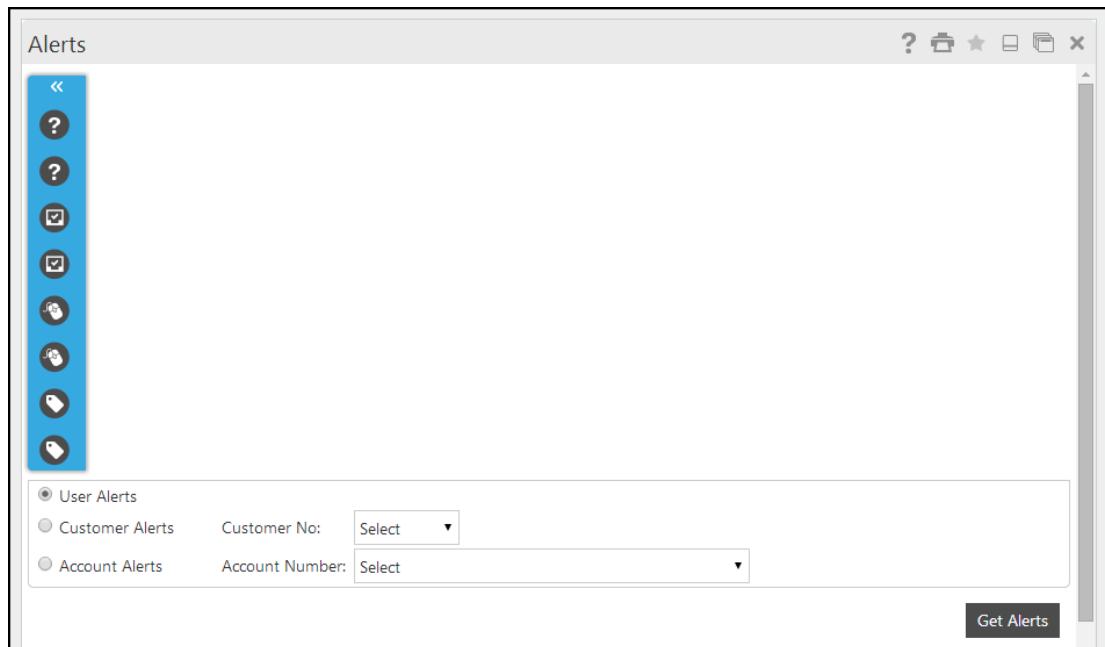
The subscribed alert types are:

- User Level Alerts
- Customer Level Alerts
- Account Level Alerts

To register for alerts

1. From the **Customer Services** menu, select **Alerts**.
The **Alerts** screen appears.

Alerts



Field Description

Field Name	Description
Alert Type	[Optional, Option] Indicates the alert type. The alert types are: <ul style="list-style-type: none"> • User Alerts • Customer Alerts • Account Alerts
Customer No.	[Optional, Drop-Down] Indicates the customer number.
Account Number	[Optional, Drop-Down] Indicates the account number.

Alert Registration

Alert Description	Email	SMS	Push Notification	Parameters
<input type="checkbox"/> Beneficiary Alert	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Not Applicable
<input type="checkbox"/> Bill Pay Alert	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Not Applicable
<input type="checkbox"/> TD Open Alert	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Not Applicable
<input type="checkbox"/> TD Status Alert	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Not Applicable

Register/De-Register

- To enable the alert facility, select the appropriate **Alert Description** check box.

Selected Alerts

Alert Description	Email	SMS	Push Notification	Parameters
<input checked="" type="checkbox"/> Beneficiary Alert	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Not Applicable
<input checked="" type="checkbox"/> Bill Pay Alert	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Not Applicable
<input checked="" type="checkbox"/> TD Open Alert	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Not Applicable
<input checked="" type="checkbox"/> TD Status Alert	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Not Applicable

Register/De-Register

Column Description

Column Name	Description
Alert Description	[Optional, Check Box] Indicates whether alert facility is available for the account.
Email	[Optional, Check Box] Indicates whether email alert facility is available for the account.
SMS	[Optional, Check Box] Indicates whether SMS alert facility is available for the account.
Push Notification	[Optional, Check Box] Indicates whether push notification facility is available for the account.

- Click **Register/De-Register**.
The below screen appears with success message.

Success Message

All alerts that you subscribe for will be sent to the following E-Mail Address and/or Mobile Number, depending on your preferences:
Email Address - sarita.kulkarni@oracle.com
Mobile Number - 9874563210
Push Notifications shall be made available on your linked device.

18.1 Default Alerts

The default alerts are sent by the system and are not available for the subscription.

The default alerts are sent whenever the following events take place.

- User Created

User Created Alert

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.
2014-03-10 05:30:00.0

Dear Customer,

Your Login user id has been created : ZRETAIL for Internet Banking, Browser based Mobile Banking, Mobile Application.
Password for your above userid will be emailed separately.

Disclaimer: This is a system generated mail. For any queries, please contact the Bank.

Regards,
Customer Service - Online Banking

- User Activated

User Activated Alert

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

Dear Customer,

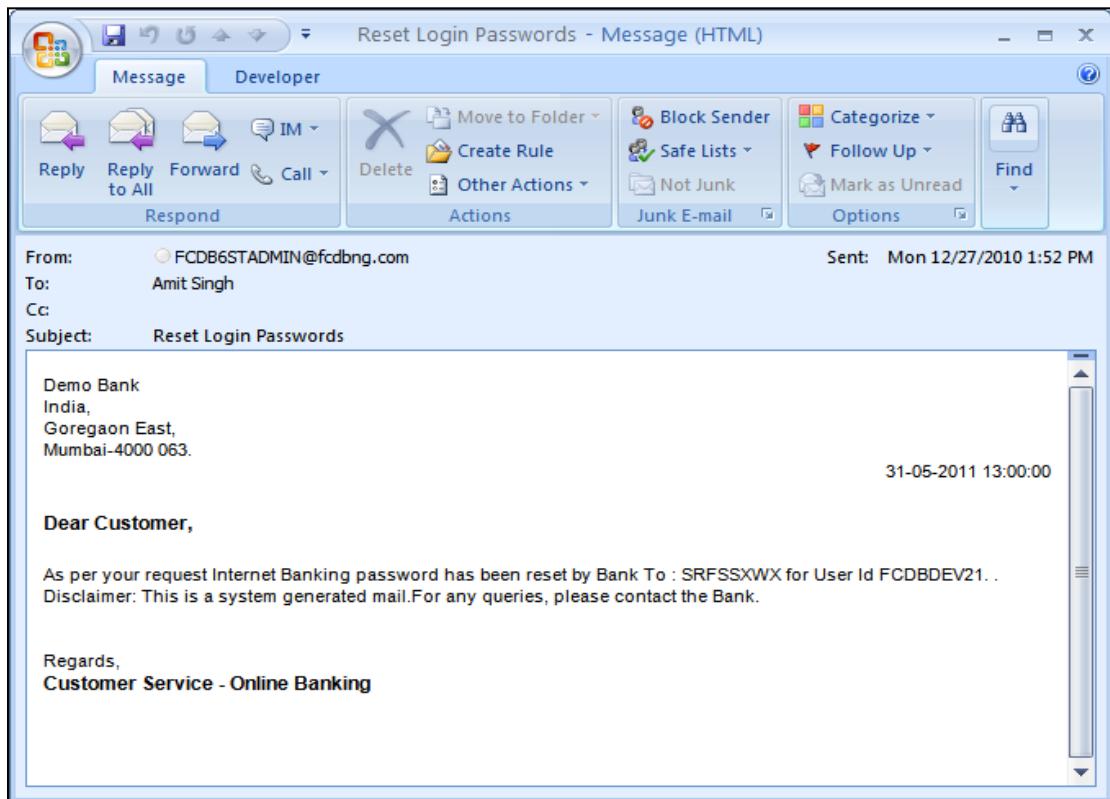
You have been activated on 2014-03-10 05:30:00.0.

Disclaimer: This is a system generated mail. For any queries, please contact the Bank.

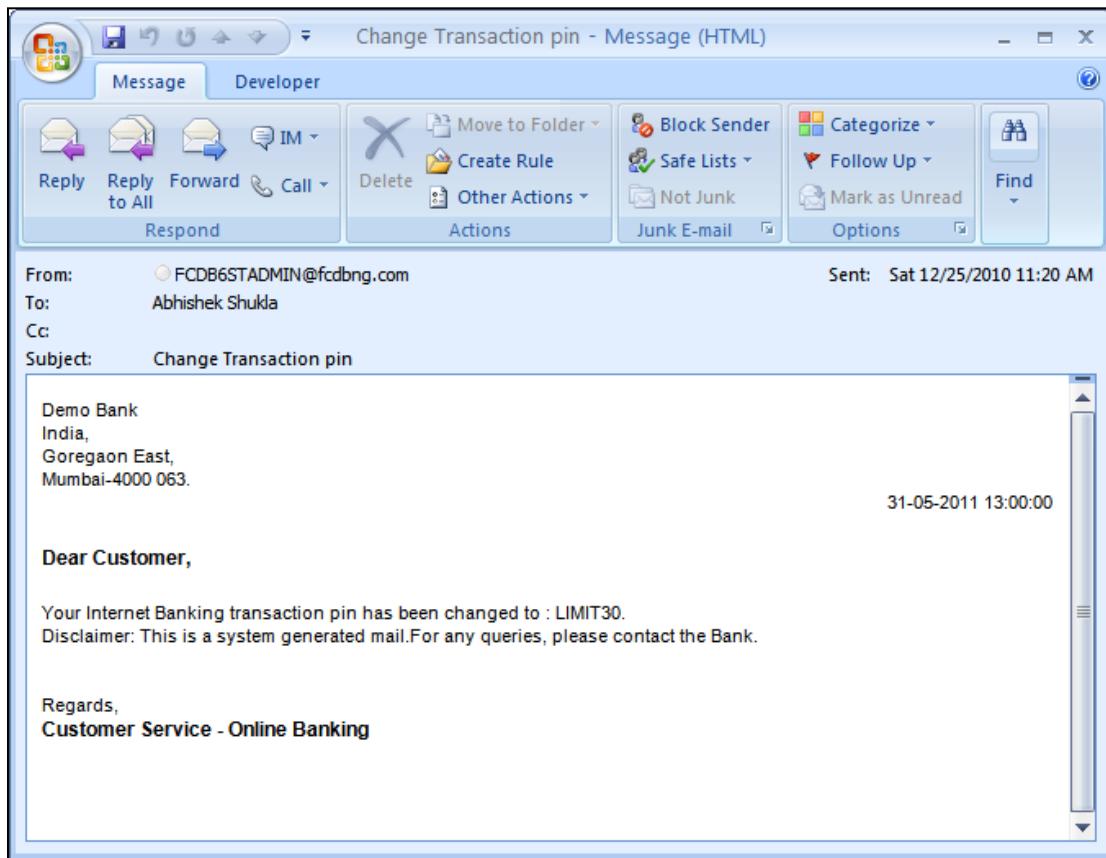
Regards,
Customer Service - Online Banking

- Reset Password

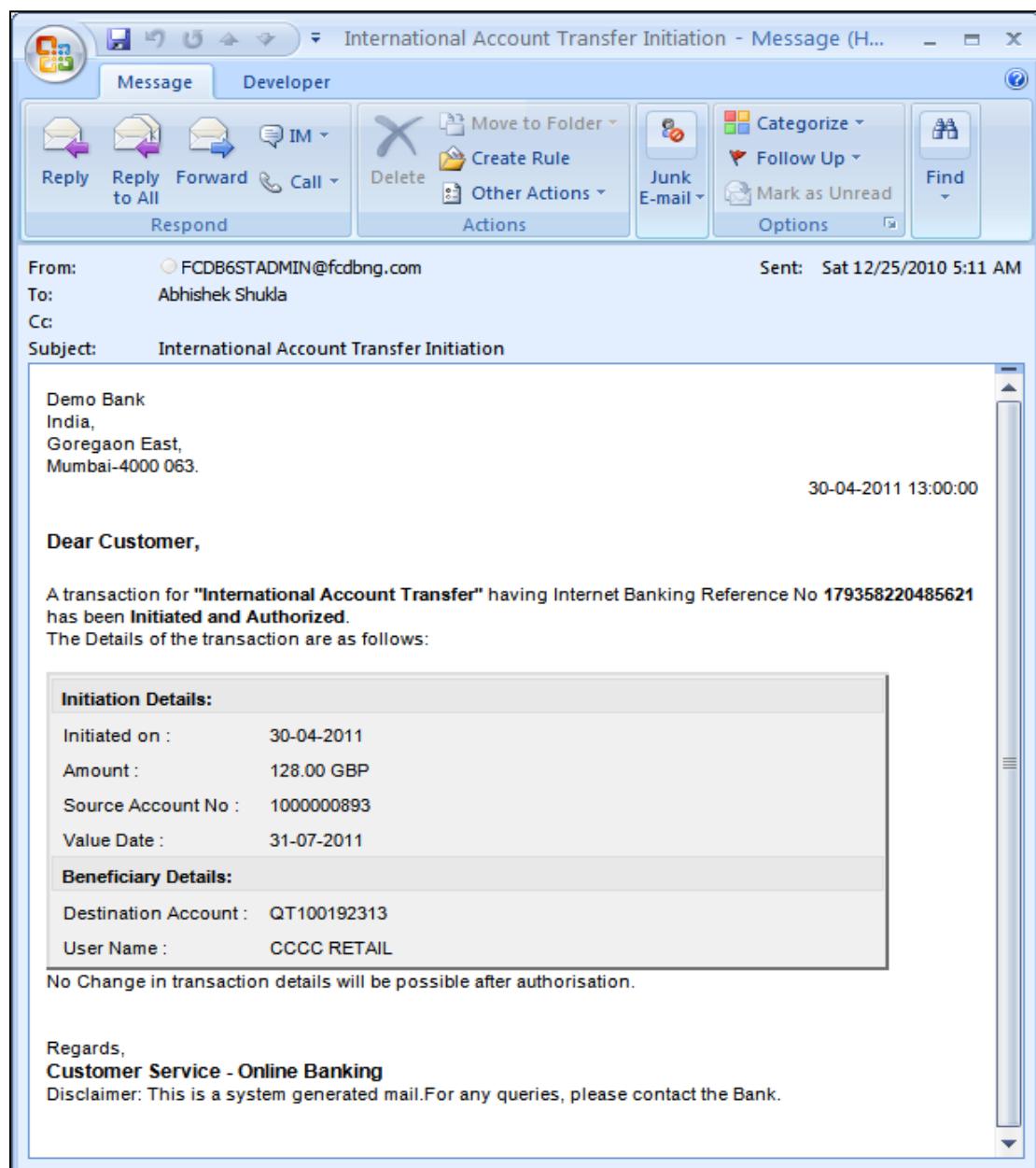
Reset Password by Bank



Reset Password by User

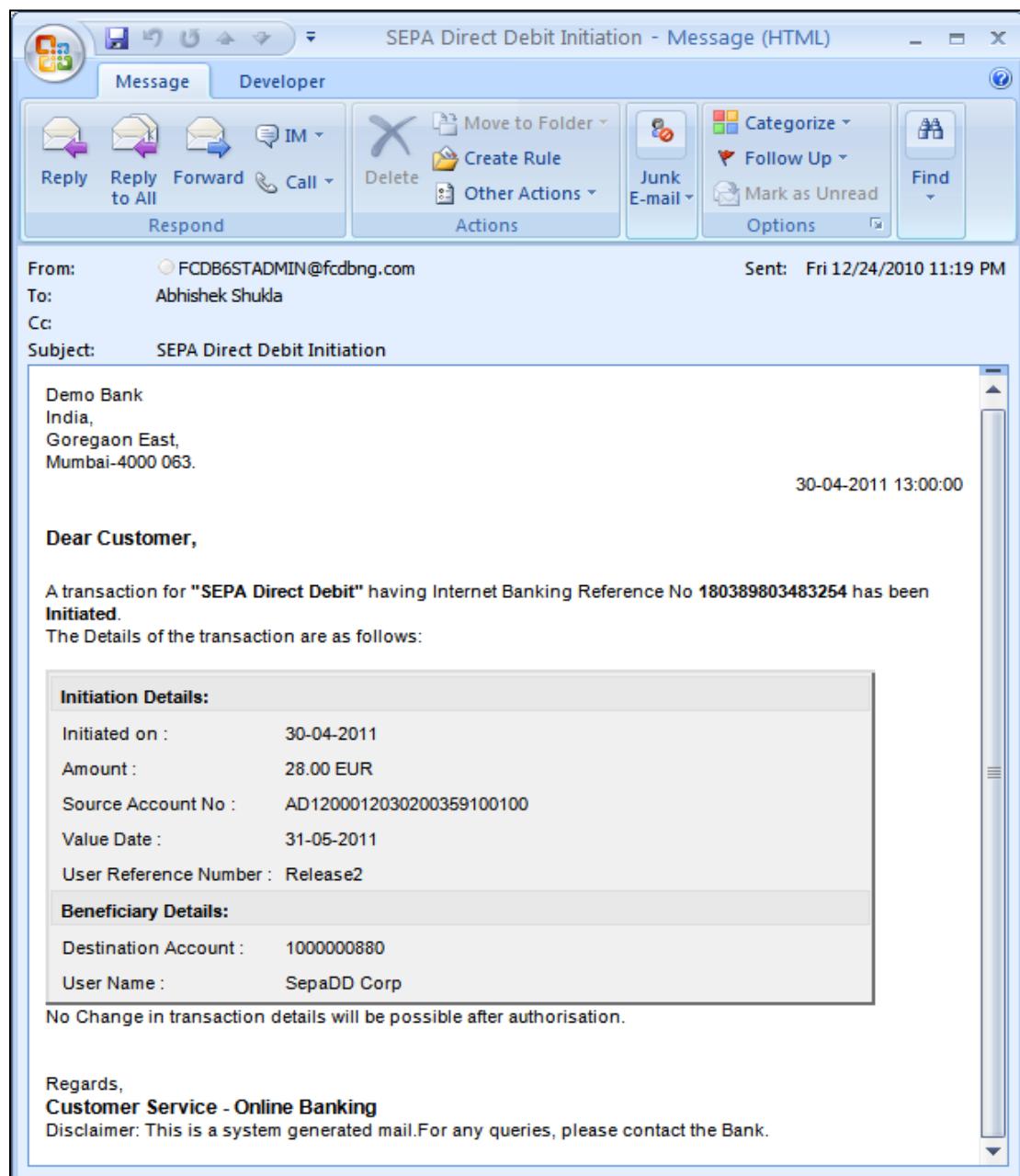


- Transaction Initiation (*Service Request Process*) and the *Status Change*
- Reminder Alert for Future Dated Transactions (*Pay Later*)
- Reminder Alert for *Authorization*
- Alert for successful processing of Transaction (*Pay Now*)
- Alert for successful processing of Future Dated Fund Transfers (*Pay Later*)
- Alert for failure in processing of Fund Transfers (*Pay Later*)
- Alert to Beneficiary that are applicable for following:
 - Internal Remittance
 - Internal Transfer
 - Domestic Transfer
 - International Funds Transfer

International Funds Transfer

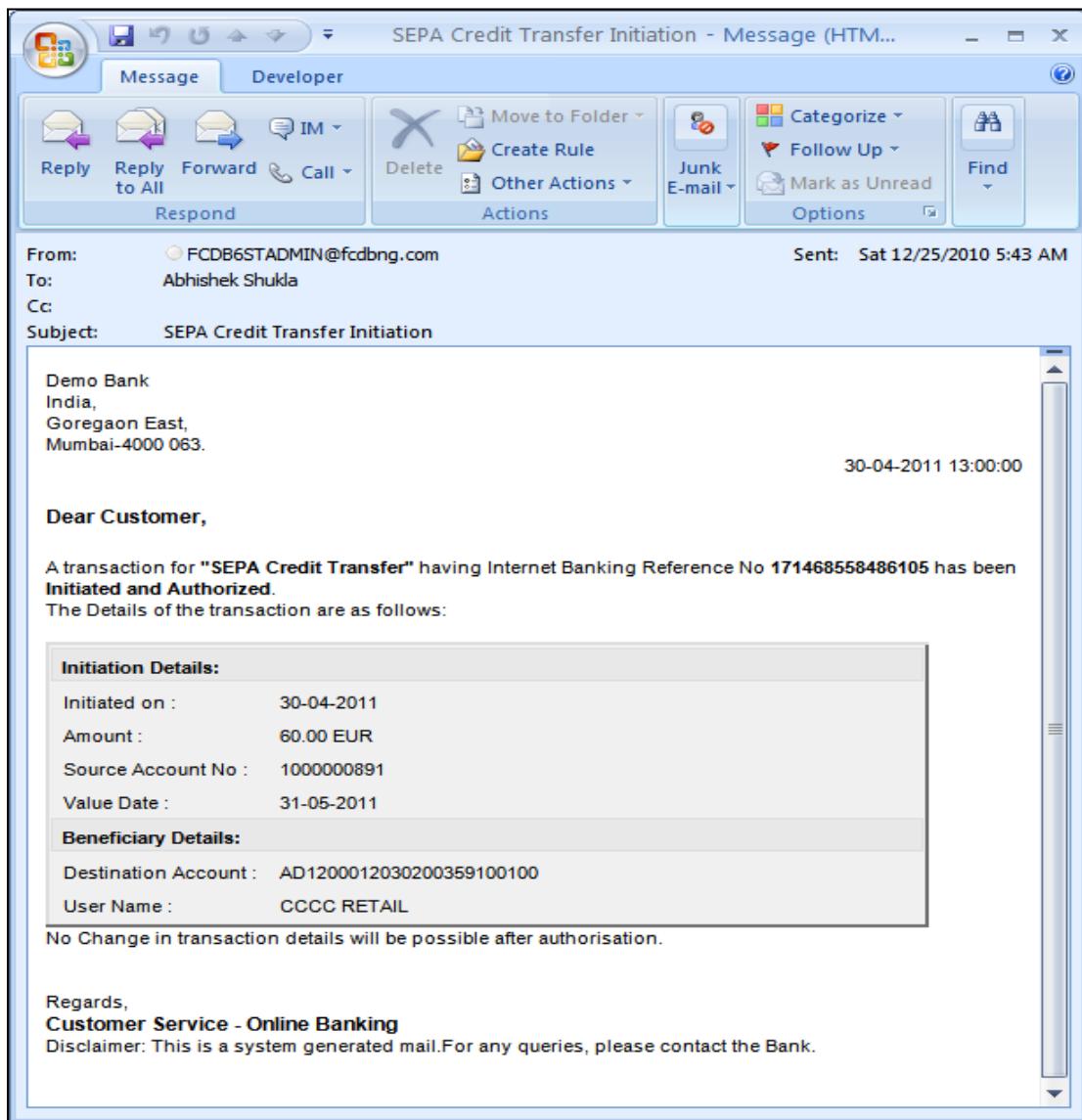
- SEPA Direct Debits

SEPA Direct Debits



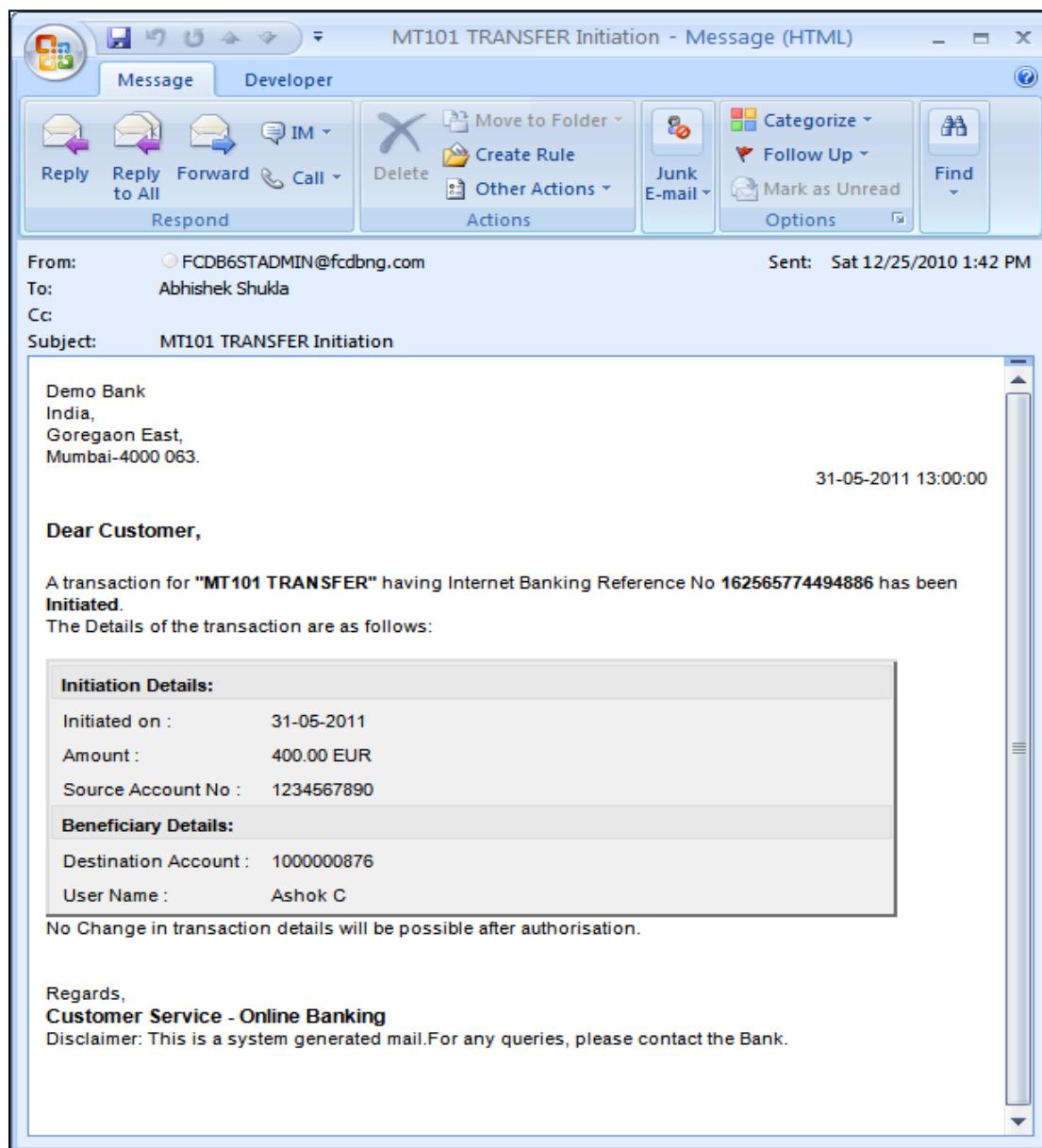
- SEPA Credit Transfers

SEPA Credit Transfers



- MT101 Funds Transfers

MT Funds Transfer



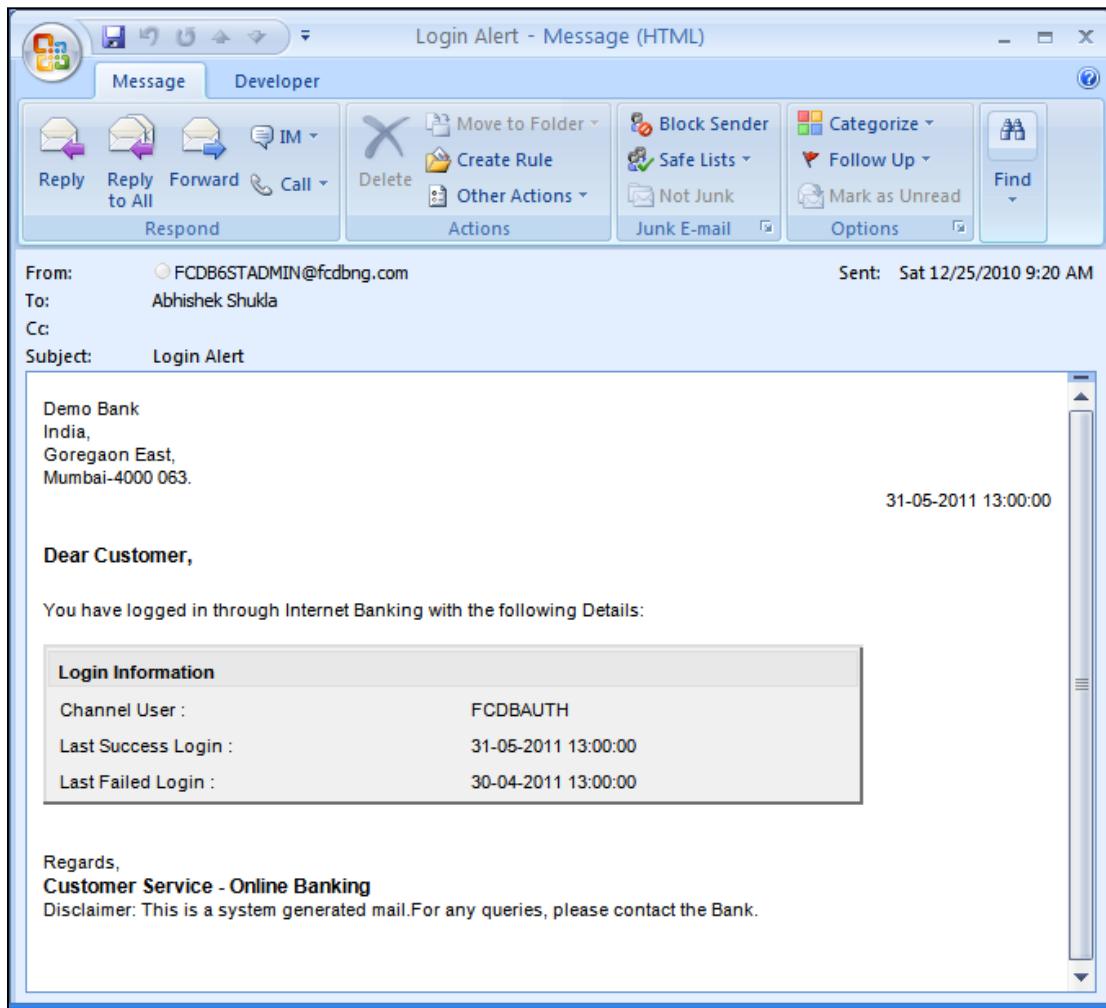
18.2 Subscribed - User Alerts

These alerts are sent when there is user level change like change in password; change in email, account is locked etc.

The user alerts are sent whenever the following events take place.

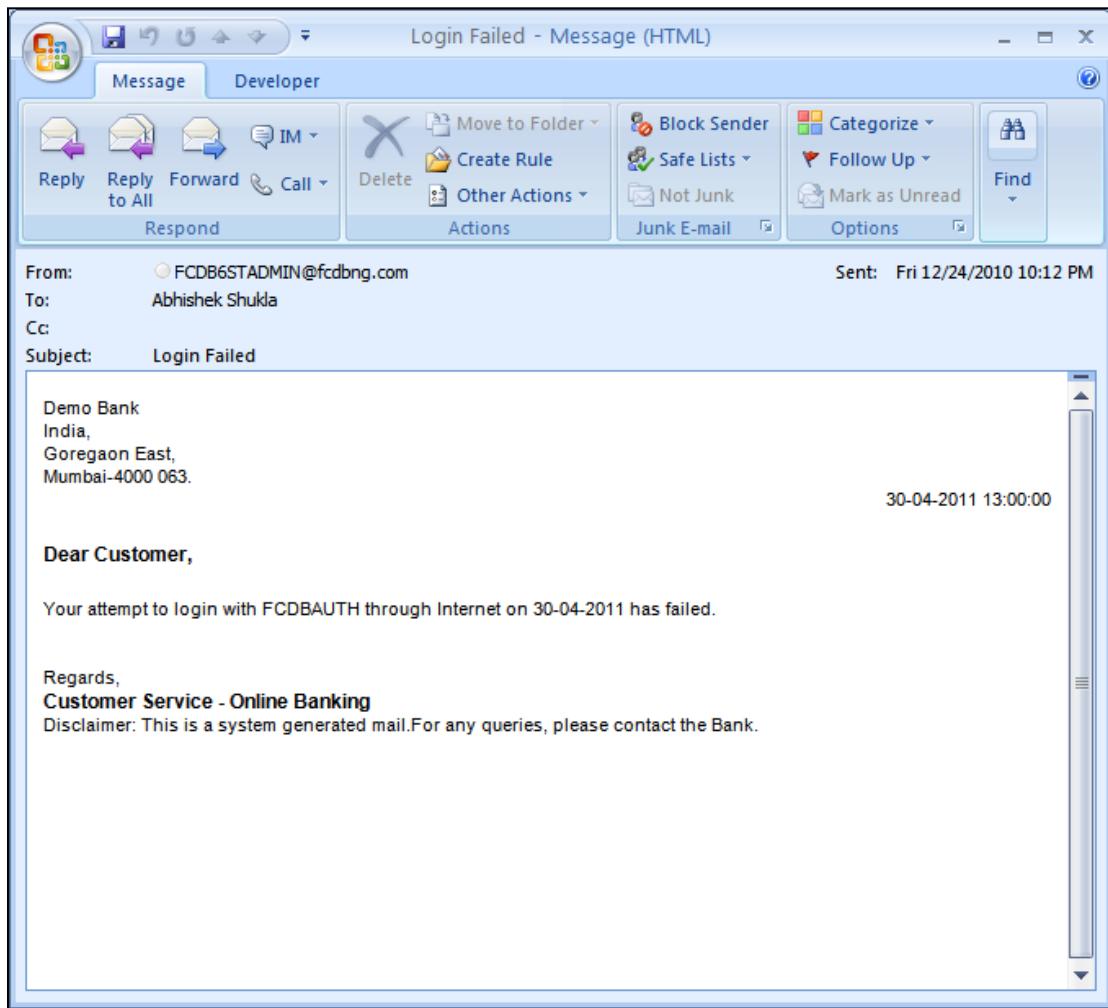
- **Login** – An alert is sent to the account holder as soon as the login process is successful for the respective account, irrespective of the channel used for the login process.

Login

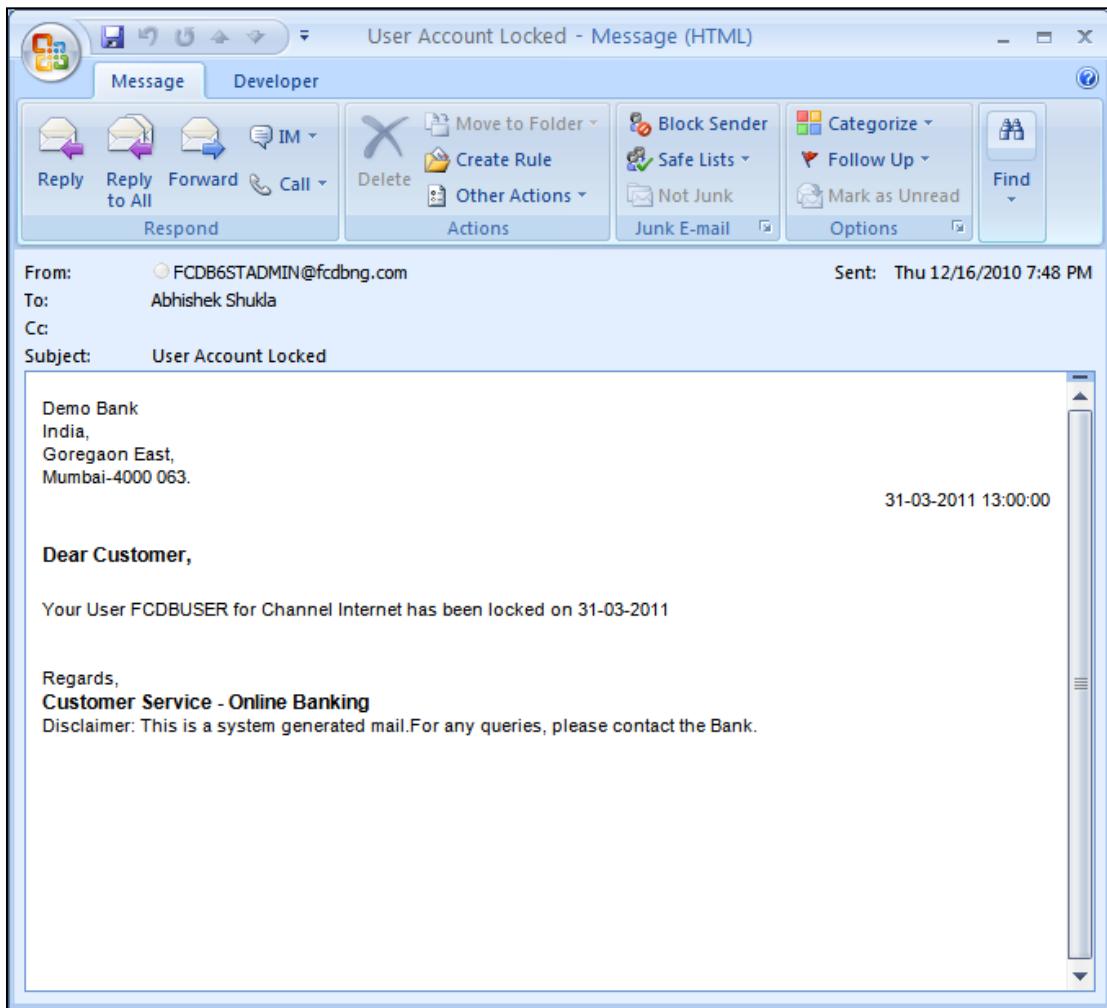


- **Login Failed** – An alert is sent to the account holder as soon as the login process is failed for the respective account, due to incorrect password or any other reason.

Login Failed



Note: If a user tries to enter the incorrect password consecutively for more than "n" number of times, then the respective account may get automatically locked.

Account Locked

- **Limit Utilization** – On authorizing the transaction type, an alert about the limit utilization is sent to the account holder.

Limit Utilization

Demo Bank India, Goregaon East, Mumbai-4000 063.	15-04-2011 13:00:00																																										
Dear Customer,																																											
Your limit utilization details for "Transactions" after authorization of transaction having Internet E-Banking Reference No 351262931418413 are as follows:																																											
<table border="1"> <thead> <tr> <th colspan="3">Limit Details:</th> </tr> </thead> <tbody> <tr> <td colspan="3">User Level Limits</td> </tr> <tr> <td colspan="3">Initiation Limit</td> </tr> <tr> <td>Minimum Transaction Limit:</td> <td colspan="2">15.00GBP</td> </tr> <tr> <td>Maximum Transaction Limit:</td> <td colspan="2">10,000.00GBP</td> </tr> <tr> <td colspan="3">Daily Authorization Limit</td> </tr> <tr> <td colspan="3">Number of Transactions</td> </tr> <tr> <td>Allowed:</td> <td>10</td> <td>100%</td> </tr> <tr> <td>Utilized:</td> <td>2</td> <td>20%</td> </tr> <tr> <td>Remaining:</td> <td>8</td> <td>80%</td> </tr> <tr> <td colspan="3">Daily Limit</td> </tr> <tr> <td>Allowed:</td> <td>100,000.00GBP</td> <td>100%</td> </tr> <tr> <td>Utilized:</td> <td>524.00GBP</td> <td>0.52%</td> </tr> <tr> <td>Remaining:</td> <td>99,476.00GBP</td> <td>99.48%</td> </tr> </tbody> </table>		Limit Details:			User Level Limits			Initiation Limit			Minimum Transaction Limit:	15.00GBP		Maximum Transaction Limit:	10,000.00GBP		Daily Authorization Limit			Number of Transactions			Allowed:	10	100%	Utilized:	2	20%	Remaining:	8	80%	Daily Limit			Allowed:	100,000.00GBP	100%	Utilized:	524.00GBP	0.52%	Remaining:	99,476.00GBP	99.48%
Limit Details:																																											
User Level Limits																																											
Initiation Limit																																											
Minimum Transaction Limit:	15.00GBP																																										
Maximum Transaction Limit:	10,000.00GBP																																										
Daily Authorization Limit																																											
Number of Transactions																																											
Allowed:	10	100%																																									
Utilized:	2	20%																																									
Remaining:	8	80%																																									
Daily Limit																																											
Allowed:	100,000.00GBP	100%																																									
Utilized:	524.00GBP	0.52%																																									
Remaining:	99,476.00GBP	99.48%																																									
Disclaimer: This is a system generated mail. For any queries, please contact the Bank.																																											
<p>Regards, Customer Service - Online Banking</p>																																											

- **Limit Utilization Warning on Predefined Threshold** – Once the Pre-defined Threshold Limit is reached, an alert should be sent to the Account Holder for the respective account.

Limit Utilization Warning on Predefined Threshold

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

31-03-2011 13:00:00

Dear Customer,

Your Own Account Transfer has exceeded the Threshold Limit defined with Internet E-Banking Reference No 387782594400644 with the following Details:

Limit Details:

User Level Limits

Initiation Limit

Minimum Transaction Limit:	15.00GBP
----------------------------	----------

Maximum Transaction Limit:	10,000.00GBP
----------------------------	--------------

Daily Authorization Limit

Number of Transactions

Allowed:	10	100%
----------	----	------

Utilized:	6	60%
-----------	---	-----

Remaining:	4	40%
------------	---	-----

Daily Limit

Allowed:	100,000.00GBP	100%
----------	---------------	------

Utilized:	1,043.00GBP	1.04%
-----------	-------------	-------

Remaining:	98,957.00GBP	98.96%
------------	--------------	--------

Disclaimer: This is a system generated mail. For any queries, please contact the Bank.

- **Forex Rate Alert** – An alert is sent to the Account Holder when the Target Price of any specified currency pair has been attained.

Additionally, an alert is also sent when:

- The Buy Rate is lower than the Target Rate.
- In case if the Buy Rate is applicable to the Sell Rate, the alert is sent whenever the Target Rate is attained.
- The Buy Rate is higher than the Target Rate.

To register user alerts

- From the **Customer Services** menu, select **Alerts**.
The **Alerts** screen appears.

Alerts

The screenshot shows the 'ALERTS' screen with the following interface elements:

- ALERTS** header with a timestamp: 08-06-2015 10:41:15 GMT +0000 and icons for help, print, star, copy, and close.
- User Alerts** is selected (radio button is checked).
- Customer Alerts** and **Account Alerts** are unselected (radio buttons are not checked).
- Customer No:** field with a 'Select' dropdown.
- Account Number:** field with a 'Select' dropdown.
- Get Alerts** button at the bottom right.

Field Description

Field Name	Description
It is mandatory to select either User Alerts , Customer Alerts , or Account Alerts option.	
User Alerts	[Optional, Option] Indicates the user type of alerts.
Customer Alerts	[Optional, Option] Indicates the customer alerts.
Account Alerts	[Optional, Option] Indicates the account alerts.
Customer No.	[Conditional, Drop-Down] Indicates the customer number. To enable this field select the Customer Alerts option.
Account Number	[Conditional, Drop-Down] Indicates the account number. To enable this field select the Account Number option.

- Select the appropriate alert option.
 - If you select **Customer Alert** option:
 - From the **Customer No** list, select the customer ID.
 - If you select **Account Alerts** option:
 - From the **Account Number** list, select the appropriate account number.

3. Click **Get Alerts**.

The **Alert specification** screen with the description appears.

Alerts

ALERTS

10-06-2015 06:31:20 GMT +0000 ? X

User Alerts

Customer Alerts Customer No: Select Select

Account Alerts Account Number: Select Select

Get Alerts

All alerts that you subscribe for will be sent to the following E-Mail Address and/or Mobile Number, depending on your preferences:

Email Address - kalpita.khot@oracle.com

Mobile Number - 9869082645

Push Notifications shall be made available on your linked device.

Alert Description	Email	SMS	Push Notification	Parameters
<input type="checkbox"/> Forex Rate Alert	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Limit Threshold Alert	<input type="checkbox"/>	<input type="checkbox"/>	Not Applicable	Threshold(%)> <input type="text"/>
<input type="checkbox"/> Limit Utilized Alert	<input type="checkbox"/>	<input type="checkbox"/>	Not Applicable	Not Applicable
<input type="checkbox"/> Login Alert	<input type="checkbox"/>	<input type="checkbox"/>	Not Applicable	Not Applicable
<input type="checkbox"/> Login Failed Alert	<input type="checkbox"/>	<input type="checkbox"/>	Not Applicable	Not Applicable

Register/De-Register

Field Description

Field Name	Description
Alert Description	[Optional, Check Box] Indicates whether alert facility is available for the account.
Email	[Conditional, Check Box] Indicates whether email facility is available for the account.
SMS	[Conditional, Check Box] Indicates whether SMS facility is available for the account. To enable this field, select the Mobile Number checkbox.

Field Name	Description
Push Notification	[Optional, Check Box]
	Indicates whether push notification functionality is enabled.
	An alert will be generated and displayed to the user through the push notification functionality, on the mobile and tablet devices mapped to the user.
	Note: The push notification contains only a preview of the alert and not the entire details of the alert.
Parameters	[Conditional, Numeric, 100]
(Threshold %)	Indicates the threshold percentage for alerts registration.
	To enable this field, select the Limit threshold Alert checkbox.
Debit Above	[Mandatory, Numeric, 15]
	Indicates the debit above alert.
	This alert is sent, if the account gets debited above the mentioned amount.
	The currency of the <i>Threshold Amount</i> is the currency of the account for which the alert is being defined.
Credit Above	[Mandatory, Numeric, 15]
	Indicates the credit above alert.
	This alert is sent, if the account gets credited above the mentioned amount.
	The currency of the threshold amount is the currency of the account for which the alert is being defined.

4. Select the appropriate check box under the **Alert Description** column.
5. Select the appropriate alert channel, for example email/SMS/push notification.
6. Click **Register/De-Register**.

The **Alert Verify** screen appears.

Alerts

ALERTS - VERIFY

10-06-2015 06:40:24 GMT +0000 ? X

User Alerts:				
The alerts listed on this screen indicate those alerts that you have subscribed for. Alerts, if any, that have been unsubscribed are not listed.				
Alert Description	Email	SMS	Push Notification	Parameters
<input checked="" type="checkbox"/> Login Alert	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable	

Change **Confirm**

7. Click **Confirm**.
The **Alerts - Confirm** screen with the confirmation message appears.
OR
Click **Change** to navigate to the previous screen.

Alert - Confirm

ALERTS - CONFIRM

10-06-2015 06:40:24 GMT +0000 ? X

User Alerts:				
The alerts listed on this screen indicate those alerts that you have subscribed for. Alerts, if any, that have been unsubscribed are not listed.				
Alert Description	Email	SMS	Push Notification	Parameters
<input checked="" type="checkbox"/> Login Alert	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable	

Register/De Register Another

8. Click **Register/De-Register Another** to register for another alert.

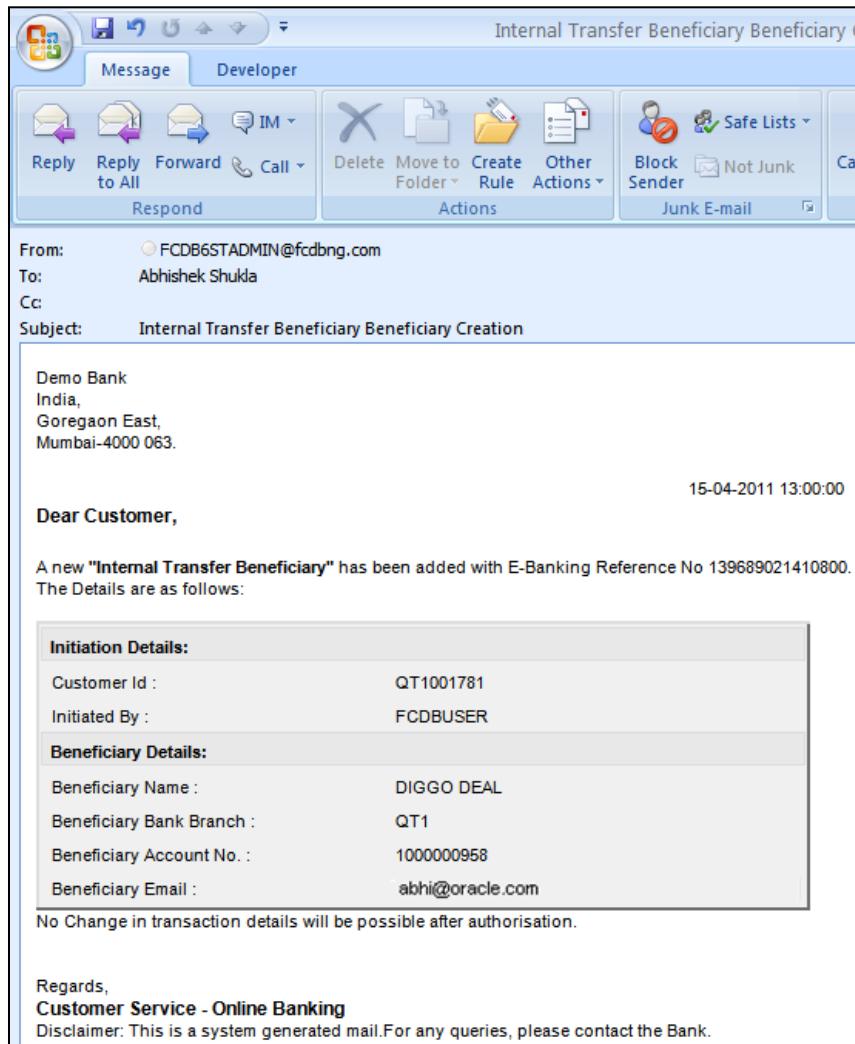
18.3 Subscribed - Customer Alerts

These alerts are sent when any transaction is completed for the customer number selected.

The Customer Alerts are sent whenever the following events take place.

1. **New Beneficiary Created Alert** – For corporate users, an alert is sent to the email ID or the mobile number on creation of a new beneficiary.

New Beneficiary Created for Internal Transfer



New Beneficiary Created for Domestic Transfer

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

31-05-2011 13:00:00

Dear Customer,

A new "**Domestic Transfer Beneficiary**" has been added with E-Banking Reference No 189575056507210.
The Details are as follows:

Initiation Details:	
Customer Id :	QT1001781
Initiated By :	FCDBUSER
Beneficiary Details:	
Beneficiary Name :	DFT
Beneficiary Account No. :	881882828882
Beneficiary Email :	abhi@oracle.com

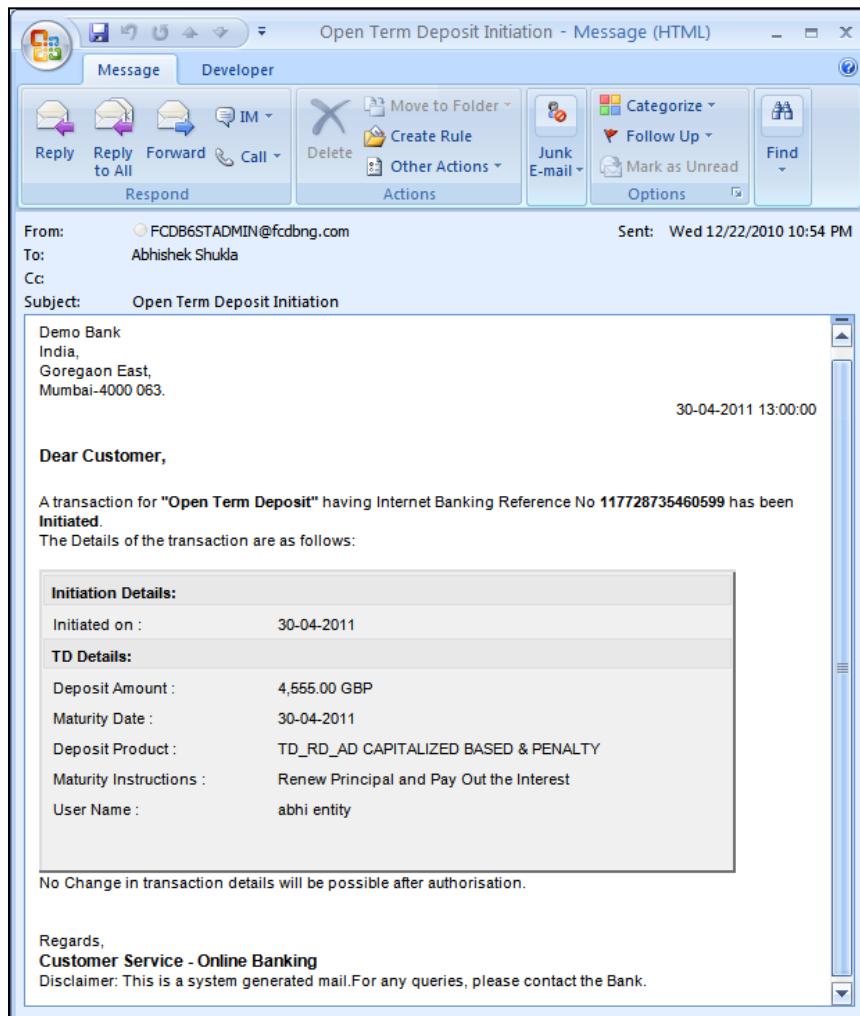
No Change in transaction details will be possible after authorisation.

Regards,
Customer Service - Online Banking

Disclaimer: This is a system generated mail. For any queries, please contact the Bank.

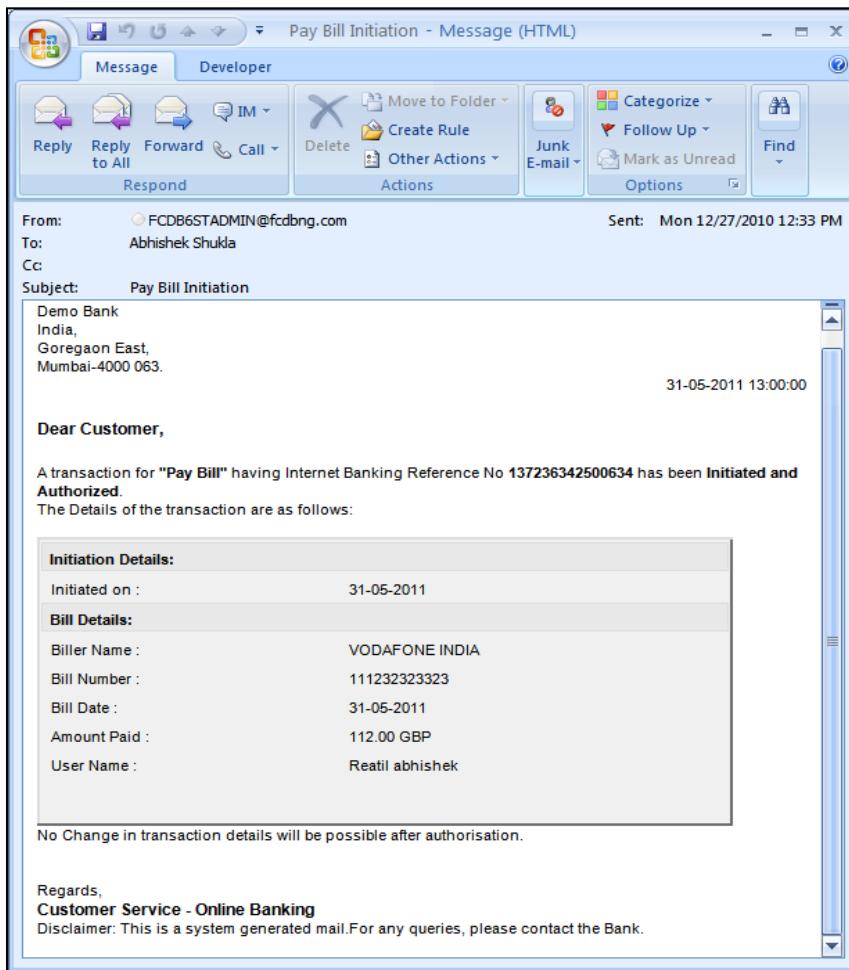
2. **TD Open Alert** – An alert is sent during the Term Deposit account opening process.

Open Term Deposit



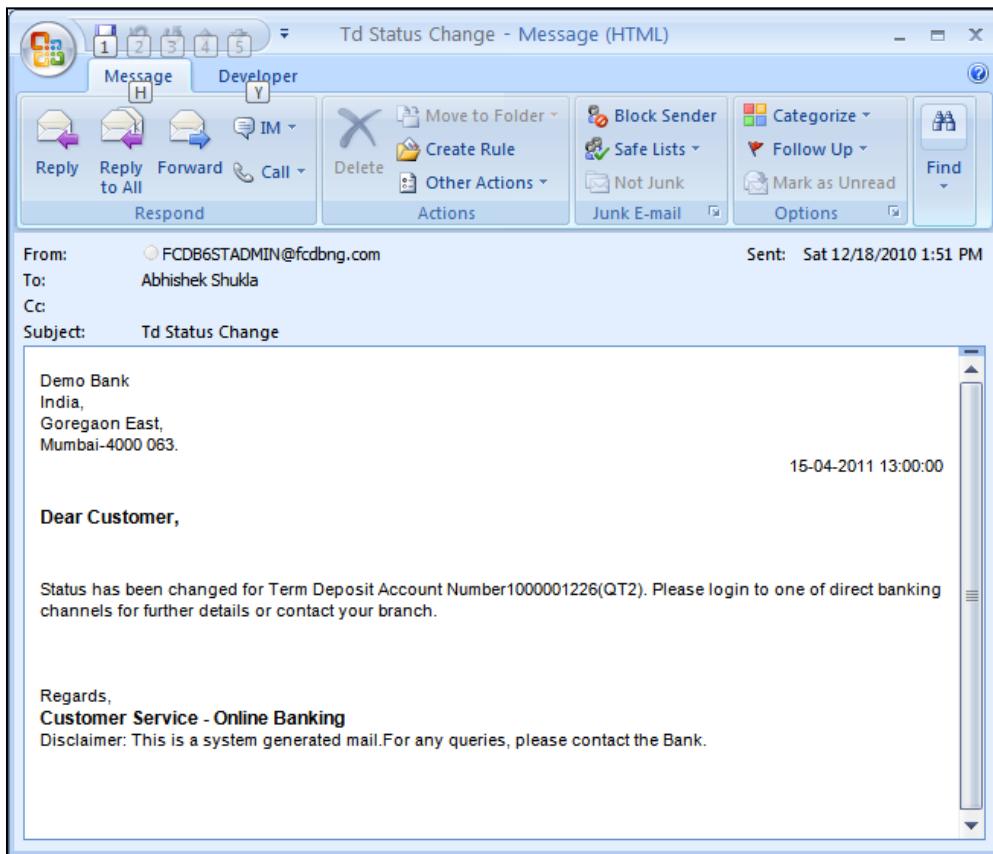
3. **Bill Pay Alert** – An alert is sent whenever the **Bill Payment** is affected within the system.

Bill Pay Alert



4. **TD Status Alert** – Similar to the TD Open Alert, an alert is sent for Term Deposit Status changes (*TD Maturity / Closure*).

TD Status Alert



18.4 Forex Alert Subscription

Using this option you can define parameters on the basis of which forex alerts are generated.

To subscribe for forex alerts

1. From the **Customer Services** menu, select **Alerts**.
The **Alerts** screen appears.
2. Select the **User Alert** option.
3. Click **Get Alerts**.
The **Alert specification** screen with the description appears
4. Select the **Forex Alert** check box under the **Alert Description** column.
5. Select the appropriate alert channel, for example email/SMS/push notification.
6. Click the **Set-view Parameters** link.
The **Forex Alert Subscription** screen appears.

Forex Alert Subscription

The screenshot shows a software application window titled 'ALERTS' at the top left. The date '08-06-2015 10:47:41 GMT +0000' is displayed at the top right along with standard window control icons. Below the title bar, there are two radio button options: 'User Alerts' (selected) and 'Customer Alerts'. A 'Customer No.' field with a 'Select' button is also present. The main content area is titled 'FOREX ALERT' and contains a sub-section titled 'Forex Alerts Subscription'. This section includes fields for 'I Want To' (dropdown menu showing 'Buy Foreign currency notes'), 'Buy Currency' (dropdown menu showing 'UAE Dirham'), 'Sell Currency' (dropdown menu showing 'UAE Dirham'), 'Target Price' (input field), 'Active From' (calendar icon), and 'Active To' (calendar icon). Below these fields is a large empty text area for alert definitions. At the bottom right of this area are 'Cancel' and 'Save' buttons. A note below the alert definition area states: 'Note : All Forex Alerts are one time alerts. The alert definition will be deleted once the same has been generated.' At the very bottom of the window is a 'Register/De-Register' button.

Field Description

Column Name	Description
Alert Number	[Display] Displays the <i>alert number</i> .
I Want To	[Mandatory, Drop-Down] Indicates the desired purpose.
Buy Currency	[Mandatory, Drop-Down] Indicates <i>buying a currency</i> .
Note: It is possible for the user to define multiple currency pairs for which to receive forex alerts. By default, the user is able to define up to 5 currency pairs.	
Sell Currency	[Mandatory, Drop-Down] Indicates selling a currency.
Target Price	[Mandatory, Input Box, 15] Indicates the target price.

Column Name	Description
Active From	[Mandatory, Pick List] Indicates the starting date to define the <i>date range</i> within which if the target price is attained, the alert will be generated.
Active To	[Mandatory, Pick List] Indicates the end date to define the <i>date range</i> within which if the target price is attained, the alert will be generated.

Note: All *forex alerts* are one time alerts. The alert definition will be deleted once the same has been generated.

7. From the **I Want To** list, select the appropriate option.
8. From the **Buy Currency** list, select the appropriate option.
9. From the **Sell Currency** list, select the appropriate option.
10. In the **Target Price** field, enter the target price for the currency.
11. From the **Active From** list, select the appropriate option.
12. From the **Active To** list, select the appropriate option.
13. Click **Save**.
The **Forex Alert - Confirmation** screen appears.
14. Click **OK**.
15. Click **Register/De-Register**.
The **Alert Verify** screen appears.

Alerts

The screenshot shows the 'ALERTS - VERIFY' screen. At the top, it displays the date and time: 11-06-2015 04:16:29 GMT +0000. Below this is a header 'User Alerts:' followed by a message: 'The alerts listed on this screen indicate those alerts that you have subscribed for. Alerts, if any, that have been unsubscribed are not listed.' A table below lists the subscribed alerts:

Alert Description	Email	SMS	Push Notification	Parameters
<input checked="" type="checkbox"/> Forex Rate Alert	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	View Parameters
<input checked="" type="checkbox"/> Login Alert	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Not Applicable

At the bottom right of the screen are two buttons: 'Change' and 'Confirm'.

16. Click **Confirm**.
The **Alerts - Confirm** screen with the confirmation message appears.
OR
Click **Change** to navigate to the previous screen.

Alert - Confirm

The screenshot shows the 'ALERTS - CONFIRM' page. At the top, there are two green checkmark icons indicating successful alert updates and a transaction in the Accepted state. Below this, a section titled 'User Alerts:' displays a message about subscribed alerts. A table lists two alerts: 'Forex Rate Alert' and 'Login Alert'. Both alerts have checkboxes for Email, SMS, and Push Notification, with 'Push Notification' being checked for the Login Alert. There are 'View Parameters' and 'Not Applicable' links next to the alerts. At the bottom right is a button labeled 'Register/De Register Another'.

Alert Description	Email	SMS	Push Notification	Parameters
<input checked="" type="checkbox"/> Forex Rate Alert	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	View Parameters
<input checked="" type="checkbox"/> Login Alert	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable	Not Applicable

17. Click **Register/De-Register Another** to register for another alert.
OR
Click **View Parameters** to view the parameters of the subscribed forex alert.

Subscribed Forex Alert Parameters

The screenshot shows the 'FOREX ALERT' dialog box. It contains a table for 'Forex Alerts Subscription' with two rows. Each row defines a 'Buy Foreign currency notes' alert. The first alert uses US Dollar as the buy currency and Indian Rupee as the sell currency, with a target price of 65.00 INR, active from 12-03-2014 to 30-03-2014. The second alert uses Pound Sterling as the buy currency and Indian Rupee as the sell currency, with a target price of 85.00 INR, active from 15-03-2014 to 15-04-2014. There are buttons for '+ Add More', 'Cancel', and 'Save' at the bottom right. A note at the bottom states: 'Note : All Forex Alerts are one time alerts. The alert definition will be deleted once the same has been generated.'

I Want To	Buy Currency	Sell Currency	Target Price	Active From	Active To
Buy Foreign currency notes	US Dollar	Indian Rupee	65.00	INR 12-03-2014	30-03-2014
Buy Foreign currency notes	Pound Sterling	Indian Rupee	85.00	INR 15-03-2014	15-04-2014

18.5 Interactive Alerts

With the introduction of this new feature, the banks are able to send *Interactive* or *Actionable Alerts* to their end-users to complete the transaction on time.

The *Actionable Alerts* are available for the following transactions:

- P2P Payment Received for the first timer users
- P2P Payment Received for the registered users
- Pending Authorization

To initiate interactive alerts

A user receives the respective link from the bank through Email.

1. Click the link. The link redirects to the respective webpage.
2. Enter the valid login credentials.
The **Pay and Go (PnG)** transaction screen appears.
3. Edit the values for the permissible fields. Rest of the values are available by default and are disabled.
4. Click **Submit**.
5. Enter the transaction password, if required.
6. Click **Proceed**.
The **Verification** screen appears.
7. Click **Confirm**.
The **Confirmation** screen appears.
8. Click **OK**.

19. E-Statement Subscription / Unsubscription

Using this option you can subscribe/unsubscribe for e-statement.

To subscribe/unsubscribe for e-statement

- From the **Customer Services** menu, select **E Statement**.
The **E-Statement Subscription / Unsubscription** screen appears.

E-Statement Subscription / Unsubscription

E STATEMENT SUBSCRIPTION/UNSUBSCRIPTION

10-06-2015 06:50:45 GMT +0000 ? ⌂ ⌁ ⌂ ⌃ X

Account Type*: Select ▾

Account No*: Select ▾

* Indicates mandatory fields.
** Indicates mandatory if particular option is enabled.

Submit

Field Description

Field Name	Description
Account Type	[Mandatory, Drop-Down] Indicates the account type.
Account No	[Mandatory, Drop-Down] Indicates the account number.

- Click **Submit**.
The **E-Statement Subscription/ Unsubscription** screen with details appear.

E-Statement Subscription / Unsubscription

E STATEMENT SUBSCRIPTION/UNSUBSCRIPTION

10-06-2015 06:54:00 GMT +0000 ?

Account Type*: CASA

Account No*: 000003171 000003171225 Bank Futura

Primary Email Id*:

Secondary Email Id:

Frequency*: Select

Month**: Select

Day Of the Week**: Select

Day Of the Month**: Select

Terms and Conditions

* Indicates mandatory fields.
** Indicates mandatory if particular option is enabled.

Field Description

Field Name	Description
Primary Email Id	[Mandatory, Alphanumeric, 250] Indicates the primary email ID to which the e-statement is to be sent.
Secondary Email Id	[Optional, Alphanumeric, 250] Indicates the secondary email ID to which the e-statement is to be sent.
Frequency	[Mandatory, Drop-Down] Indicates the e-statement frequency. The options are: <ul style="list-style-type: none"> • Annual • Daily • Fortnightly • Monthly • Quarterly • Semi Annual • Weekly

Field Name	Description
Month	[Conditional, Drop-Down] Indicates the month on which the e-statement is required. To enable this field, select Annual, Quarterly, Semi-Annually option, from the Frequency list.
Day of the week	[Conditional, Drop-Down] Indicates the day of the week on which the e-statement is required. To enable this field, select the Fortnightly, Weekly from the Frequency list.
Day of the Month	[Conditional, Drop-Down] Indicates the day of the month on which the e-statement is required. To enable this field, select the Monthly from the Frequency list.
Terms and Conditions	[Mandatory, Check Box] Indicates whether terms and conditions are acceptable.

3. Click the **Terms and Conditions** link to view the terms and conditions.
4. To accept the terms and conditions of use, select the **Terms and Conditions** check box.
5. Click **Subscribe** to subscribe for the e-statement.
The **E-statement Subscription / Unsubscription - Verify** screen appears.
OR
Click **Unsubscribe** to unsubscribe for the statement.

E-Statement Subscription / Unsubscription- Verify

E STATEMENT SUBSCRIPTION/UNSUBSCRIPTION - VERIFY 10-06-2015 10:24:41 GMT +0000 ? X

Account Type: CASA
Account No: 000003171 000003171225 Bank Futura
Primary Email Id: user@bank.com Secondary Email Id:
Frequency: Monthly Day Of the Month: 1

Change **Confirm**

6. Click **Change** to navigate to the previous screen to modify the input data.
The **E-Statement Subscription / Unsubscription - Confirm** screen appears
OR
Click **Confirm**.
The **E-Statement Subscription / Unsubscription** screen appears.

E-statement Subscription / Unsubscription- Confirm

E STATEMENT SUBSCRIPTION/UNSUBSCRIPTION - CONFIRM 27-Aug-2015 14:57:45 GMT +0530 ? X

Transaction with reference number 179779071066689 is in Accepted state.

Account Type: Term Deposits
Account No: 000003171 104104112543S2 CORE_COMB_STMT
Primary Email Id: megha.d.daga@oracle.com Secondary Email Id:
Frequency: Daily

OK

7. Click **OK**.
The **E-statement Subscribe / Unsubscribe** screen appears.

20. Deactivate User Channel

This transaction allows you to deactivate/disable the access to the existing user through other channels. These additional channels can be any channels like browser based or J2ME Mobile Banking Channel. Using this transaction you can deactivate your mobile banking channel users.

To deactivate user channel

- From the **Customer Services** menu, select **Channel Deactivation**.
The **Channel Deactivation** screen appears.

Channel Deactivation

The screenshot shows the 'CHANNEL DEACTIVATION' screen. At the top right, there is a timestamp '11-06-2015 08:25:13 GMT +0000' and several icons. Below the header, the title 'Channel Deactivation' is displayed. The main area contains a table with four columns: 'Channel', 'User ID', 'From Date', and 'To Date'. Two rows are listed:

Channel	User ID	From Date	To Date
<input checked="" type="checkbox"/> Browser based Mobile Banking	ZRETAIL	<input type="text"/>	<input type="text"/>
<input checked="" type="checkbox"/> Mobile Application	ZRETAIL	<input type="text"/>	<input type="text"/>

At the bottom right of the screen is a large orange button labeled 'Deactivate'.

Column Description

Column Name	Description
Channel	[Display] Displays the channel description.
User Id	[Display] Displays the user ID with respect to the channel.
From Date	[Mandatory, Pick List] Indicates the user channel deactivation start date.
To Date	[Mandatory, Pick List] Indicates the user channel deactivation end date.

- To deactivate the channel facility, select the **Channel** box.
- Click **Deactivate**.

The **Channel Deactivation Verify** screen appears.

Channel Deactivation Verify

CHANNEL DEACTIVATION - VERIFY				11-06-2015 08:27:31 GMT +0000	?	Print	Star	Close	
Channel	User ID	From Date	To Date						
Browser based Mobile Banking	ZRETAIL	15-03-2014	31-03-2014						
				Change	Deactivate				

4. Click **Deactivate**.

The **Channel Deactivation Confirm** screen appears.

OR

Click **Change** to navigate to the previous screen.

The **Channel Deactivation** screen appears.

Channel Deactivation Confirm

CHANNEL DEACTIVATION - CONFIRM				11-06-2015 08:27:31 GMT +0000	?	Print	Star	Close
<input checked="" type="checkbox"/> Mobile Channel Deactivated Successfully. <input checked="" type="checkbox"/> Transaction with reference number 895880871436462 is in Accepted state.								
Channel	User ID	From Date	To Date					
Browser based Mobile Banking	ZRETAIL	15-03-2014	31-03-2014					
				OK				

5. Click **OK**.

The **Channel Deactivation** screen appears.

21. Subscribe / Unsubscribe Banking Channels

Using this option, you can directly subscribe or unsubscribe for additional channels. These additional channels can be any channels like SMS, mobile or any other channel.

21.1 Unsubscribe from other channels

To unsubscribe from other channels

- From the Customer Services menu, select **Subscribe / Unsubscribe Banking Channels**.

The **Subscribe / Unsubscribe Banking Channels** screen appears.

Subscribe/ Unsubscribe Additional Channels

The screenshot shows the 'SUBSCRIBE/UNSUBSCRIBE BANKING CHANNEL' screen. At the top right, there is a timestamp '10-06-2015 07:01:58 GMT +0000' and icons for help, star, print, and close. The main area is divided into two sections: 'Subscribe Channel' and 'Unsubscribe Channel'. Under 'Subscribe Channel', there is a section for 'SMS BANKING' with a checked checkbox for 'SMS Banking'. It includes fields for 'User ID*' (with a magnifying glass icon) and 'Password*' (with a magnifying glass icon). Under 'Unsubscribe Channel', there is a section for 'INTERNET AND MOBILE BANKING' with checkboxes for 'Mobile Browser' and 'Mobile Application'. A 'User ID' field contains the value 'AMITCORP'. At the bottom right of the form is a red 'Update' button.

Field Description

Field Name	Description
Subscribe Channel	
Check Box	[Optional Check Box] Indicates whether to subscribe / unsubscribe channel.
User Id	[Mandatory, Alphanumeric, 20] Indicates the user ID of the initiator of the transaction.
Password	[Mandatory, Alphanumeric, 75] Indicates the new password that you want to set for the user.

Field Name	Description
Confirm Password	[Mandatory, Alphanumeric, 75] Indicates to confirm the password that you want to set for the user.

2. The above screen shows channel to be subscribe in subscribe channel section and Unsubscribe channel section shows channel that have already been subscribed by the user.

To unsubscribe from channels

3. Select the check box to unsubscribe for mobile banking.
 4. Click **Update**.
 The **Subscribe / Unsubscribe Banking Channels Verify** screen appears.

Subscribe/ Unsubscribe Additional Channel - Verify

SUBSCRIBE/UNSUBSCRIBE BANKING CHANNEL VERIFY 10-06-2015 10:42:32 GMT +0000 ?

Unsubscribe Channels

INTERNET AND MOBILE BANKING

User ID ZRETAIL

Channels Mobile Application

5. Click **Confirm** to unsubscribe the selected channels.
 The **Subscribe / Unsubscribe Banking Channels - Confirm** screen appears.
 OR
 Click **Change** to navigate to the previous screen.
 The **Subscribe/ Unsubscribe Additional Channel** screen appears.

Subscribe/ Unsubscribe Additional Channel - Confirm

SUBSCRIBE/UNSUBSCRIBE BANKING CHANNEL CONFIRM 10-06-2015 10:42:32 GMT +0000 ?

Transaction with reference number 102753430427308 is in Accepted state.

Unsubscribe Channels

INTERNET AND MOBILE BANKING

User ID

Channels Mobile Application

6. Click **OK**.
 The **Subscribe/ Unsubscribe Banking Channels** screen appears.

21.2 Subscribe for Other Channels

To subscribe for other channels

- From the **Customer Services** menu, select **Subscribe / Unsubscribe Banking Channels**.
The **Subscribe / Unsubscribe Banking Channels** screen appears.

Subscribe/ Unsubscribe Additional Channels

The screenshot shows the 'SUBSCRIBE/UNSUBSCRIBE BANKING CHANNEL' interface. At the top, it displays the date and time: 10-06-2015 07:01:58 GMT +0000. Below this, there are sections for 'Subscribe Channel' and 'Unsubscribe Channel'. In the 'Subscribe Channel' section, under 'SMS BANKING', there is a checked checkbox for 'SMS Banking'. Below it, there are fields for 'User ID*' (containing 'AMITCORP') and 'Password*' (empty). To the right of these fields are icons for a lock and a key. Next to the password field is a 'Confirm Password*' field. In the 'Unsubscribe Channel' section, under 'INTERNET AND MOBILE BANKING', there are two unchecked checkboxes: 'Mobile Browser' and 'Mobile Application'. At the bottom right of the form is an 'Update' button.

Field Description

Field Name	Description
Subscribe Channel	
Check Box	[Optional, Check Box] Indicates whether channel is available.
User Id	[Mandatory, Alphanumeric, 20] Indicates the user ID of the initiator of the transaction.
Password	[Mandatory, Alphanumeric, 75] Indicates the new password to set for the user.
Confirm Password	[Mandatory, Alphanumeric, 75] Indicates to confirm the password that you want to set for the user.
Transaction Password	[Mandatory, Alphanumeric, 75] Indicates the new transaction password that you want to set for the user.

Field Name	Description
Confirm Transaction Password	[Mandatory, Alphanumeric, 75] Indicates the confirmation of transaction password that you want to set for the user.

2. Click  to check the availability of the user.
OR
Click  to check the password rules.
OR
Click  to check the confirm password policy.
3. Select the required checkbox, Input the required data.
4. Click **Update**.
The **Subscribe / Unsubscribe Additional Channels - Verify** screen appears.

Subscribe / Unsubscribe Banking Channels - Verify

SUBSCRIBE/UNSUBSCRIBE BANKING CHANNEL VERIFY 10-06-2015 10:48:09 GMT +0000 ?     X

Subscribe Channel
INTERNET AND MOBILE BANKING
User ID ZRETAIL
Channels Mobile Application
<input type="button" value="Change"/> <input type="button" value="Confirm"/>

5. Click **Confirm** to unsubscribe the channels.
The **Subscribe / Unsubscribe Banking Channels Confirm** screen appears.
OR
Click **Change** to navigate to the previous screen.

Subscribe/ Unsubscribe Additional Channel - Confirm

SUBSCRIBE/UNSUBSCRIBE BANKING CHANNEL CONFIRM 10-06-2015 10:48:09 GMT +0000 ?     X

 Transaction with reference number 101666433427390 is in Accepted state.
Subscribe Channel
INTERNET AND MOBILE BANKING
User ID ZRETAIL
Channels Mobile Application
<input type="button" value="OK"/>

6. Click **OK**.

The **Subscribe/ Unsubscribe Banking Channels** screen appears.

22. Subscribe / Unsubscribe Banking Channels – (IAM)

Using this option, you can directly subscribe or unsubscribe for additional channels. These additional channels can be any channels like SMS, mobile or any other channel.

22.1 Unsubscribe from the Current Subscribed Channels

To unsubscribe from the subscribed channels:

- From the Customer Services menu, select **Subscribe / Unsubscribe Banking Channels**.

The **Subscribe / Unsubscribe Banking Channels** screen appears.

Subscribe/ Unsubscribe Banking Channels

SUBSCRIBE/UNSUBSCRIBE BANKING CHANNEL 06-Aug-2015 14:57:40 GMT +0530 ?

Subscribe Channel

SMS BANKING

SMS Banking

User ID*:

Password*: Confirm Password*:

Unsubscribe Channel

INTERNET AND MOBILE BANKING

Mobile Browser

Mobile Application

User ID:

Update

Field Description

Field Name	Description
Subscribe Channel	
Check Box	[Optional Check Box] Indicates whether to subscribe / unsubscribe channel.
User Id	[Mandatory, Alphanumeric, 20] Indicates the user ID of the initiator of the transaction. This is a display field, if the channel is part of a group, and the user has subscribed to some other channel that is part of the group .

Field Name	Description
Password	[Mandatory, Alphanumeric, 75] Indicates the new password that you want to set for the user.
Confirm Password	[Mandatory, Alphanumeric, 75] Indicates to confirm the password that you want to set for the user.

2. The above screen shows channel to be subscribe in subscribe channel section and Unsubscribe channel section shows channel that have already been subscribed by the user.

To unsubscribe from channels

3. Select the check box to unsubscribe for mobile banking.
4. Click **Update**.
The **Subscribe / Unsubscribe Banking Channels Verify** screen appears.

Subscribe/ Unsubscribe Banking Channel - Verify

SUBSCRIBE/UNSUBSCRIBE BANKING CHANNEL - VERIFY 06-Aug-2015 15:08:36 GMT +0530 ? ⌂ ☆ ⌂ ⌂ X

Unsubscribe Channel

INTERNET AND MOBILE BANKING

User ID: ZCORPORATE

Channels: Mobile Application

Change Confirm

5. Click **Confirm** to unsubscribe the selected channels.
The **Subscribe / Unsubscribe Banking Channels - Confirm** screen appears.
OR
Click **Change** to navigate to the previous screen.
The **Subscribe/ Unsubscribe Additional Channel** screen appears.

Subscribe/ Unsubscribe Banking Channel - Confirm

SUBSCRIBE/UNSUBSCRIBE BANKING CHANNEL - CONFIRM 06-Aug-2015 15:08:36 GMT +0530 ? ⌂ ☆ ⌂ ⌂ X

Transaction with reference number 177722399991722 is in Accepted state.

Unsubscribe Channel

INTERNET AND MOBILE BANKING

User ID: ZCORPORATE

Channels: Mobile Application

OK

6. Click **OK**.
The **Subscribe/ Unsubscribe Banking Channels** screen appears.

22.2 Subscribe for Other Channels

To subscribe for other channels

- From the **Customer Services** menu, select **Subscribe / Unsubscribe Banking Channels**.

The **Subscribe / Unsubscribe Banking Channels** screen appears.

Subscribe/ Unsubscribe Banking Channels

Field Name	Description
Subscribe Channel	
Check Box	[Optional Checkbox] Indicates whether channel is available.
User Id	[Mandatory, Alphanumeric, 20] Indicates the user <i>ID</i> of the initiator of the transaction.
Password	[Mandatory, Alphanumeric, 75] Indicates the <i>new password</i> to set for the user.
Confirm Password	[Mandatory, Alphanumeric, 75] Indicates to confirm the password that you want to set for the user.

- Click to check the availability of the user.
OR

Click  to check the password rules
OR

Click  to check the confirm password policy.

3. Select the required checkbox, Input the required data.

4. Click **Update**.

The **Subscribe / Unsubscribe Additional Channels - Verify** screen appears.

Subscribe / Unsubscribe Banking Channels - Verify



SUBSCRIBE/UNSUBSCRIBE BANKING CHANNEL - VERIFY 06-Aug-2015 15:14:08 GMT +0530 ?     X

Subscribe Channel

INTERNET AND MOBILE BANKING

User ID: ZCORPORATE

Channels: Mobile Application

Change **Confirm**

5. Click **Confirm** to unsubscribe the channels.

The **Subscribe / Unsubscribe Banking Channels Confirm** screen appears.

OR

Click **Change** to navigate to the previous screen.

Subscribe/ Unsubscribe Banking Channel - Confirm



SUBSCRIBE/UNSUBSCRIBE BANKING CHANNEL - CONFIRM 06-Aug-2015 15:14:08 GMT +0530 ?     X

Transaction with reference number 122225987991754 is in Accepted state.

Subscribe Channel

INTERNET AND MOBILE BANKING

User ID: ZCORPORATE

Channels: Mobile Application

OK

6. Click **OK**.

The **Subscribe/ Unsubscribe Banking Channels** screen appears.

23. Manage Profile

Using this option you can update the details of your profile like email address and mobile numbers.

To manage profile

- From the **Customer Services** menu, select **Manage Profile**.
The **Manage Profile** screen appears.

Manage Profile

The screenshot shows the 'MANAGE PROFILE' screen with the following details:

Personal Details:

- Title: Mr
- First Name: John
- Middle Name: (empty)
- Last Name: Smith
- Mother's Maiden Name: (empty)
- Gender: Female
- Date of Birth: 14-04-1983
- Email Address: amit.w.harkare@oracle

Contact Details:

- Phone Number: (empty)
- Mobile Number: 9869082630

"You are registered to receive P2P payments. On changing the contact details, the mobile number registered to receive P2P payments shall also be modified."

Interest and Contact Preferences:

- Do you want to receive alerts and offers from us?: Yes No
- Preferred mode of contact: Email Mobile

Buttons:

- Save (orange button)

Field Description

Field Name	Description
Personal Details	
Title	[Display] Displays the account title.
First Name	[Display] Displays the first name that you have entered during account opening.
Middle Name	[Display] Displays the middle name that you have entered during account opening.
Last Name	[Display] Display the last name that you have entered during account opening.
Mother's Maiden Name	[Optional, Alphanumeric, 50] Indicates the mother's maiden name.
Date of Birth	[Display] Displays the date of birth.
Gender	[Optional, Drop-Down] Indicates the gender.
Email Address	[Display] Displays the email address.
Contact Details	
Phone Number	[Display] Displays the phone number you have entered during account opening.
Mobile Number	[Display] Displays the mobile number you have entered during account opening.

Interest and Contact Preferences

Do you want to receive alerts and offers from us?

[Mandatory, Option]

Indicates whether you wish to receive alerts and offers from the bank.

The options are:

- Yes
- No

Note: The interest's options like *Vehicle Loan*, *Credit Cards* will be displayed when you select **Yes** option to receive alerts here. Select the respective check boxes of your interest to get alerts for the same.

Preferred mode of contact

[Optional, Check Box]

Indicates the preferred mode of contact.

The options are:

- Email
- Mobile

Preferred Time for receiving call

[Optional, Drop-Down]

Indicates the preferred time for receiving call from bank.

2. In the **Personal Details** section, enter the appropriate details.
3. In the **Contact Details** section, enter the appropriate contact details.
4. Click **Save**.

The confirmation screen appears.

Manage Profile Confirm

MANAGE PROFILE

09-06-2015 09:26:40 GMT +0000 ?

Profile updated successfully

Personal Details

Please provide your personal details.:

The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.:

Title:	<input type="text" value="Others (Please specify)"/>		
First Name:	<input type="text" value="DIPEN"/>	Middle Name:	<input type="text"/>
Last Name:	<input type="text" value="SHAH"/>	Mother's Maiden Name:	<input type="text"/>
Gender:	<input type="button" value="Male"/>	Date of Birth:	<input type="text" value="01-03-1986"/>
Email Address:	<input type="text" value="dipen.v.shah@oracle.c"/>		

Contact Details

Please provide your Contact details.:

We will use these contact details to contact you if we require any clarifications while opening the account. All the notifications and details about the steps which will be required to be completed next shall be provided using these contact details. These contact details will also be used after opening the account successfully.:

Phone Number:	<input type="text" value="27598483"/>	Mobile Number:	<input type="text" value="9999991232"/>
---------------	---------------------------------------	----------------	---

"You are registered to receive P2P payments. On changing the contact details, the mobile number registered to receive P2P payments shall also be modified.".

Interest and Contact Preferences

Do you want to receive **Yes** **No**

24. Manage Profile -(IAM)

Using this option you can update the details of your profile like email address and mobile numbers.

To manage profile

- From the **Customer Services** menu, select **Manage Profile**.
The **Manage Profile** screen appears.

Manage Profile

The screenshot shows the 'MANAGE PROFILE' screen with the following sections:

- Personal Details:**
 - Please provide your personal details.:
 - The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.:
 - Fields: Title (Mr), First Name (John), Middle Name (empty), Last Name (Smith), Mother's Maiden Name (empty), Gender (Female), Date of Birth (10-01-1985), Email Address (zartab.x.khalique@oracl).
- Contact Details:**
 - Please provide your Contact details.:
 - We will use these contact details to contact you if we requires any clarifications while opening the account. All the notifications and details about the steps which will be required to be completed next shall be provided using these contact details. These contact details will also be used after opening the account successfully.:
 - Fields: Phone Number (empty), Mobile Number (9988007789).
 - Note: "You are registered to receive P2P payments. On changing the contact details, the mobile number registered to receive P2P payments shall also be modified."
- Interest and Contact Preferences:**
 - Do you want to receive alerts and offers from us?: Yes No
 - Preferred mode of contact: Email Mobile

A 'Save' button is located at the bottom right of the form.

Field Description

Field Name	Description
Personal Details	

Field Name	Description
Title	[Display] Displays the account title.
First Name	[Display] Displays the first name that you have entered during account opening.
Middle Name	[Display] Displays the middle name that you have entered during account opening.
Last Name	[Display] Display the last name that you have entered during account opening.
Mothers Maiden Name	[Optional, Alphanumeric, 50] Indicates the mother's maiden name.
Date of Birth	[Display] Displays the date of birth.
Gender	[Display] Displays the gender.
Email Address	[Display] Displays the email address.
Contact Details	
Phone Number	[Display] Displays the phone number you have entered during account opening.
Mobile Number	[Display] Displays the mobile number you have entered during account opening.
Interest and Contact Preferences	

Field Name	Description
Do you want to receive alerts from us	<p>[Mandatory, Option] Indicates whether you wish to receive alerts and offers from the bank. The options are:</p> <ul style="list-style-type: none"> • Yes • No
	<p>Note: The interest options like <i>Vehicle Loan</i>, <i>Credit Cards</i> will be displayed when you select Yes option to receive alerts here. Select the respective check boxes of your interest to get alerts for the same.</p>
Your Interests	<p>[Conditional, Check Boxes] Indicates you to select the products and service offered by the bank for which you want to receive offers and alerts. This field appears, if you select Yes option from the Do you want to receive alerts from us list.</p>
Preferred mode of contact	<p>[Optional, Check Box] Indicates the preferred mode of contact. The options are:</p> <ul style="list-style-type: none"> • Email • Mobile
Preferred Time for receiving call	<p>[Conditional, Drop-Down] Indicates the preferred time for receiving call from bank This field appears, if you select Mobile option from the Preferred Mode of Contact list.</p>
	<ol style="list-style-type: none"> 2. In the Personal Details section, enter the appropriate details. 3. In the Contact Details section, enter the appropriate contact details. 4. Click Save. The confirmation screen appears. OR Click FConnect to add <i>social media</i> profile. The Facebook Login screen appears.

Manage Profile Confirm

MANAGE PROFILE

06-Aug-2015 14:41:23 GMT +0530 ?

Profile updated successfully

Personal Details

Please provide your personal details.:

The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.:

Title:	<input type="text" value="Others (Please specify)"/>		
First Name:	<input type="text" value="John"/>	Middle Name:	<input type="text"/>
Last Name:	<input type="text" value="Smith"/>	Mother's Maiden Name:	<input type="text"/>
Gender:	<input type="text" value="Female"/>	Date of Birth:	<input type="text" value="10-01-1985"/>

Contact Details

Please provide your Contact details.:

We will use these contact details to contact you if we requires any clarifications while opening the account. All the notifications and details about the steps which will be required to be completed next shall be provided using these contact details. These contact details will also be used after opening the account successfully.:

Phone Number:	<input type="text" value="1234567890"/>	Mobile Number:	<input type="text" value="9988007789"/>
---------------	---	----------------	---

"You are registered to receive P2P payments. On changing the contact details, the mobile number registered to receive P2P payments shall also be modified.".:

Interest and Contact Preferences

Do you want to receive alerts and offers from us?: Yes No

Preferred mode of contact: Email Mobile

Save

25. Reset Security Questions

Using this option, you can modify and reassign the set of security questions maintained by the bank administrator.

To modify security questions

- From the **Customer Services** menu, select **Security Questions**.
The **Set Security Questions** screen appears.

Set Security Questions

SET SECURITY QUESTIONS

10-06-2015 07:10:00 GMT +0000 ? X

Security Question: 1	Select
Answer:	Enter Text
Security Question: 2	Select
Answer:	Enter Text
Security Question: 3	Select
Answer:	Enter Text

Save

Answers length should be between 3 to 40 characters. Only Alphabets and numeric characters allowed.

- From the **Security Questions 1/2/3** list, select the appropriate option.
- In the **Answers** field, enter the answers corresponding to the security question.
- Click **Submit**.

The **Security Questions Maintenance Verify** screen appears.

Set Security Questions Verify

SET SECURITY QUESTIONS - VERIFY

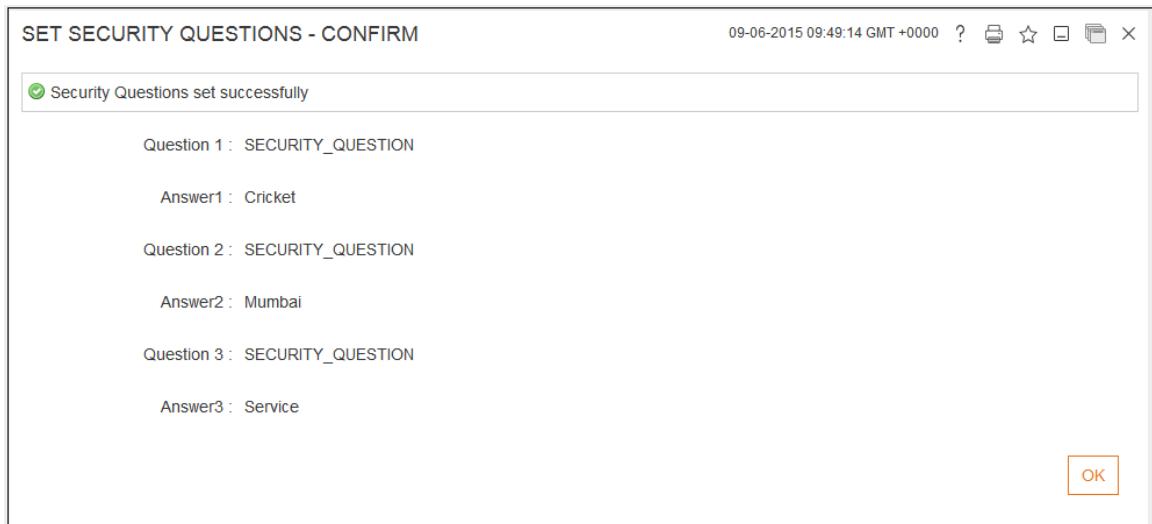
09-06-2015 09:49:14 GMT +0000 ? X

Question 1 : SECURITY_QUESTION
Answer1 : Cricket
Question 2 : SECURITY_QUESTION
Answer2 : Mumbai
Question 3 : SECURITY_QUESTION
Answer3 : Service

Change **Confirm**

5. Click **Confirm**.
The **Security Questions Maintenance Confirm** screen appears.

Set Security Questions Confirm



6. Click **OK**.
The **Set Security Questions** screen appears.

26. Preferences

The Preferences option allows you to change the User ID, Set the Preferred Language, Preferred Color, Home Page, Favorite Transactions, and Favorite Accounts and Nick Names. The user can access favorite transactions and accounts directly instead of accessing it through the main menu.

To set user preferences

- From the **Customer Services** menu, select **Preferences**.
The **Preferences** screen appears.

Preferences 1

The screenshot displays the 'PREFERENCES' screen with the following details:

- User ID:** Existing User ID: ZRETAIL. Specify New User ID: [Input field]. View User ID Policy.
- Applicability:** The new user id will be applicable for: Internet Banking, Browser based Mobile Banking, and Mobile Application.
- Language Preference:** Set Language Preference: Contemporary (Default). Languages: Default (selected).
- Colour Preference:** Set Colour Preference: Classic (Default).
- Timezone:** Set Timezone: Default.
- Layout Style:** Set Layout Style: Login Layout (Default).
- Landing Page:** Set Landing Page: Transaction List** (Select).

Preferences 2

PREFERENCES			11-06-2015 08:53:27 GMT +0000	?	Print	Star	Copy	X
Set As Favourite								
<input type="checkbox"/> Account Activity	<input type="checkbox"/> Account Details	<input type="checkbox"/> Account Overview						
<input type="checkbox"/> Account Statement	<input type="checkbox"/> Account Summary	<input type="checkbox"/> Add External Accounts						
<input type="checkbox"/> Add Peer Beneficiary	<input type="checkbox"/> Ad hoc Account Statement Request	<input type="checkbox"/> Alerts						
<input type="checkbox"/> Amend Term Deposit	<input type="checkbox"/> ATM and Branch Locators	<input type="checkbox"/> Beneficiary Maintenance						
<input type="checkbox"/> Budget Calculator	<input type="checkbox"/> Bulk File Upload	<input type="checkbox"/> Bulk File View						
<input type="checkbox"/> Buy Mutual Fund	<input type="checkbox"/> Change Users Limits	<input type="checkbox"/> Channel Deactivation						
<input type="checkbox"/> Cheque Book Request	<input type="checkbox"/> Cheque Status Inquiry	<input type="checkbox"/> Claim/Manage Peer Account						
<input type="checkbox"/> Consolidated Position	<input type="checkbox"/> Contract Term Deposit Initiate	<input type="checkbox"/> Contract Term Deposit View						
<input type="checkbox"/> Credit Card Payment	<input type="checkbox"/> Credit Card Statement	<input type="checkbox"/> Credit Card Summary						
<input type="checkbox"/> Dashboard Widget Management	<input type="checkbox"/> Debit Card Details	<input type="checkbox"/> Demand Draft Request						
<input type="checkbox"/> Deposit Calculator	<input type="checkbox"/> Dividend Information	<input type="checkbox"/> Domestic Collection Inquiry						
<input type="checkbox"/> Domestic Funds Transfer	<input type="checkbox"/> Electronic Form Initiate	<input type="checkbox"/> E Statement						
<input type="checkbox"/> Exchange Rate Inquiry	<input type="checkbox"/> External Account Statement	<input type="checkbox"/> FAQ						
<input type="checkbox"/> FCY Collection Inquiry	<input type="checkbox"/> Finance Profit Percentage	<input type="checkbox"/> Financing Account Activity						
<input type="checkbox"/> Financing Details	<input type="checkbox"/> Financing Repayment Inquiry	<input type="checkbox"/> Financing Schedule						
<input type="checkbox"/> Financing Settlement	<input type="checkbox"/> Foreign Exchange Calculator	<input type="checkbox"/> Fund Activity						
<input type="checkbox"/> Fund Information	<input type="checkbox"/> Fund Portfolio	<input type="checkbox"/> Goal Calculator						

Preferences 3

PREFERENCES			11-06-2015 08:53:27 GMT +0000	?	Print	Star	Open	X
<input type="checkbox"/> Interest Rate Inquiry (CASA)	<input type="checkbox"/> Internal Account Transfer	<input type="checkbox"/> International Account Transfer						
<input type="checkbox"/> International Draft	<input type="checkbox"/> Inward Remittance Inquiry	<input type="checkbox"/> Linked Accounts						
<input type="checkbox"/> Loan Account Activity	<input type="checkbox"/> Loan Calculator	<input type="checkbox"/> Loan Details						
<input type="checkbox"/> Loan Eligibility Calculator	<input type="checkbox"/> Loan Interest Rates	<input type="checkbox"/> Loan Repayment Inquiry						
<input type="checkbox"/> Loan Schedule	<input type="checkbox"/> Loan Settlement	<input type="checkbox"/> Loan Top Up Request						
<input type="checkbox"/> Lock Transaction Password	<input type="checkbox"/> Mailbox	<input type="checkbox"/> Manage My Finance						
<input type="checkbox"/> Manage Profile	<input type="checkbox"/> Modify Supplementary Card Limit	<input type="checkbox"/> Mortgage Rate Calculator						
<input type="checkbox"/> Move Money In	<input type="checkbox"/> Move Money Out	<input type="checkbox"/> Multiple Domestic Transfers						
<input type="checkbox"/> Multiple Internal Transfer	<input type="checkbox"/> Multiple International Transfer	<input type="checkbox"/> My Applications						
<input type="checkbox"/> New Service Request	<input type="checkbox"/> Open New Account	<input type="checkbox"/> Open New Account						
<input type="checkbox"/> Open Term Deposit	<input type="checkbox"/> Order Status	<input type="checkbox"/> Outward Remittance Inquiry						
<input type="checkbox"/> Own Account Transfer	<input type="checkbox"/> Pay Bill	<input type="checkbox"/> Peer To Peer Payments						
<input type="checkbox"/> Pending Transfer	<input type="checkbox"/> Preferences	<input type="checkbox"/> Redeem Mutual Fund						
<input type="checkbox"/> Redeem Term Deposit	<input type="checkbox"/> Register Biller	<input type="checkbox"/> Register Credit Card						
<input type="checkbox"/> Register Report	<input type="checkbox"/> Reminder	<input type="checkbox"/> Reset Security Question						
<input type="checkbox"/> Savings Calculator	<input type="checkbox"/> Savings Plans	<input type="checkbox"/> SEPA Card Payments						
<input type="checkbox"/> SEPA Credit Transfer	<input type="checkbox"/> SEPA Direct Debit	<input type="checkbox"/> Set Account Preferences						

Preferences 4

PREFERENCES

<input type="checkbox"/> Multiple Internal Transfer	<input type="checkbox"/> Multiple International Transfer	11-06-2015 08:53:27 GMT +0000	?	Print	Star	Close
<input type="checkbox"/> New Service Request	<input type="checkbox"/> Open New Account	<input type="checkbox"/> My Applications				
<input type="checkbox"/> Open Term Deposit	<input type="checkbox"/> Order Status	<input type="checkbox"/> Open New Account				
<input type="checkbox"/> Own Account Transfer	<input type="checkbox"/> Pay Bill	<input type="checkbox"/> Outward Remittance Inquiry				
<input type="checkbox"/> Pending Transfer	<input type="checkbox"/> Preferences	<input type="checkbox"/> Peer To Peer Payments				
<input type="checkbox"/> Redeem Term Deposit	<input type="checkbox"/> Register Biller	<input type="checkbox"/> Redeem Mutual Fund				
<input type="checkbox"/> Register Report	<input type="checkbox"/> Reminder	<input type="checkbox"/> Register Credit Card				
<input type="checkbox"/> Savings Calculator	<input type="checkbox"/> Savings Plans	<input type="checkbox"/> Reset Security Question				
<input type="checkbox"/> SEPA Credit Transfer	<input type="checkbox"/> SEPA Direct Debit	<input type="checkbox"/> SEPA Card Payments				
<input type="checkbox"/> Standing Instruction Cancellation	<input type="checkbox"/> Stop Or Unblock Cheque Request	<input type="checkbox"/> Set Account Preferences				
<input type="checkbox"/> Structured TD Status	<input type="checkbox"/> Subscribe/Unsubscribe Banking Channel	<input type="checkbox"/> Structured Deposit Subscription				
<input type="checkbox"/> Term Deposit Activity	<input type="checkbox"/> Term Deposit Details	<input type="checkbox"/> Switch Mutual Fund				
<input type="checkbox"/> UK Payments	<input type="checkbox"/> View Draft Details	<input type="checkbox"/> Transactions				
<input type="checkbox"/> View Peer Beneficiary	<input type="checkbox"/> View Received P2P Payments	<input type="checkbox"/> View Limit Utilization				
<input type="checkbox"/> View Standing Instruction	<input type="checkbox"/> View Wealth Management	<input type="checkbox"/> View Registered Reports				

Set Favourite Accounts and Nick Names

**Landing Page functionality is only applicable for Classic version.

Set Preference

Field Description

Field Name	Description
Set User ID	
Existing User ID	[Display] Displays the existing user ID.
Specify New User ID	[Optional, Alphanumeric, 15] Indicates the new user ID.
Channels	[Display] Displays the channel for which preference is to be set.
Set Language Preference	
Languages	[Optional, Drop-Down] Indicates the preferred language.
Set Colour Preference	
Colours	[Optional, Drop-Down] Indicates the preferred colour.
Set Timezone Preference	
Timezone	[Optional, Drop-Down] Indicates the preferred timezone.
Set Login Layout Preference	
Login Layout	[Optional, Drop-Down] Indicates the preferred login layout. The options are: <ul style="list-style-type: none">• Contemporary• Classic• Simple• Metro
Set Landing Page	
Transaction List	[Optional, Drop-Down] Indicates the transaction list. The selected transaction will be set as the landing page.

Field Name	Description
Set As Favorite	

Set As Favorite	[Optional, Link] Click the set as favourite link to set as favourite transactions.
------------------------	---

To set favorite accounts and nick names

2. Click the **Set Favorite Account and Nicknames** link.
 The **Set Account Preference** screen appears.
 OR
 From the **Customer Services** menu, select **Set Account Preferences**.
 The **Set Account Preferences** screen appears.

Set Account Preference

SET ACCOUNT PREFERENCES		
10-06-2015 11:27:32 GMT +0000 ? <input type="button"/> <input type="button"/> <input type="button"/> <input type="button"/> X		
Disable Account Nickname: <input type="checkbox"/>		
CURRENT AND SAVINGS ISLAMIC CURRENT AND SAVINGS ISLAMIC TERM DEPOSITS LOANS TERM DEPOSITS		
DEBIT CARDS CREDIT CARDS		
Account No	Account Nickname	Set As Favourite
000003171		<input type="checkbox"/>
000003171225 000 GBP		<input type="checkbox"/>
000003171258 000 GBP		<input type="checkbox"/>
000003171305 000 USD		<input type="checkbox"/>
000003171360 000 GBP		<input type="checkbox"/>
000003171440 000 GBP		<input type="checkbox"/>
000003171633 000 GBP		<input type="checkbox"/>

Field Description

Field Name	Description
Account No	[Display] Displays the account number.
Account Nick Name	[Optional, Alphanumeric, 16] Indicates the account number.
Set As Favorite	[Optional, Check Box] Indicates whether set as favourite transaction is available for a particular account number.

3. Click **Save**.
The **Preferences** screen appears.
4. Click **Set Preference**.
The **Preferences - Verify** screen appears.

Preferences - Verify

PREFERENCES - VERIFY

Existing User ID : ZRETAIL

Favourite Transactions

Account Activity Account Details Account Overview

Back Confirm

5. Click **Confirm**.
The **Preferences - Confirm** screen with the status message appears.
OR
Click **Back** to change the user preferences.
The **Set Account Preference** screen appears.

Preferences - Confirm

PREFERENCES - CONFIRM

Existing User ID : ZRETAIL

Favourite Transactions

Account Activity Account Details Account Overview

Ok

6. Click **OK**.
The **Preferences** screen appears.

27. Session Summary

This option allows the user to track activity details of last five logins. The user can view the entire session summary of the previous five log sessions, and transactions carried out in each session along with the transactions' status and time.

To view user session

- Set the **Session Summary** transaction as widgets to be displayed in dashboard using the **Dashboard Widget Management** screen.
The **Session Summary** appears.

View User Session

SESSION SUMMARY				17-06-2015 06:01:58 GMT +0000	?	Print	Star	Close
Channel User Id	Channel	Session Start	Session					
ZRETAIL	Internet Banking	17-06-2015 05:58:06 GMT +0000	View Session Info					
ZRETAIL	Internet Banking	17-06-2015 05:55:47 GMT +0000	View Session Info					
ZRETAIL	Internet Banking	17-06-2015 05:51:25 GMT +0000	View Session Info					
ZRETAIL	Internet Banking	17-06-2015 05:34:34 GMT +0000	View Session Info					
ZRETAIL	Internet Banking	17-06-2015 04:51:33 GMT +0000	View Session Info					

Note: Please refer *Dashboard Widget Management* transaction to display the widget in the dashboard.

- Click .
The **View User Session** screen appears.

Session Summary

Column Description

Column Name	Description
Channel User Id	[Display] Displays the channel user IDs accessed during the session.
Channel	[Display] Displays the channel accessed during the session.
Session Start	[Display] Displays the date and time of access.

- Click  to view the list of transactions done for the session specified.
The **Session Summary** screen appears.

Session Summary

SESSION SUMMARY			17-06-2015 06:06:48 GMT +0000	?	Print	Star	Copy	Print	X
Channel User Id	ZRETAIL	Session Start							
Transaction Name	Status	Transaction Date							
Login (LGN)	Success	17-06-2015 05:58:06 GMT +0000							
Mailbox (IMS)	Success	17-06-2015 05:58:09 GMT +0000							
Mailbox (IMS)	Success	17-06-2015 05:58:09 GMT +0000							
Preferences (UPS)	Success	17-06-2015 05:58:09 GMT +0000							
Account Summary (ASM)	Success	17-06-2015 05:58:09 GMT +0000							
Transactions (VAT)	Success	17-06-2015 05:58:09 GMT +0000							
Transactions (VAT)	Success	17-06-2015 05:58:54 GMT +0000							

Field Description

Field Name	Description
Channel User Id	[Display] Displays the channel user ID accessed during the session.
Session Start	[Display] Displays the date and time of access.
Transaction Name	[Display] Displays the name of the transaction performed.
Status	[Display] Displays the status of the transaction.
Transaction Date	[Display] Displays the date and time of the transaction.

4. Click **Back** to navigate to the previous screen.

28. Mailbox

Using this option you can communicate with the bank administrators through e-mail in the application. You can send and receive e-mail messages in the application. You can also view the notifications, alert messages and general messages sent to you by the bank in the application.

You can view the number of received e-mails and access all your received and sent e-mails from the dashboard of the application.

Like popular e-mail clients that you may have used, the Mailbox offers an Inbox - where you can view messages and notifications sent to you, a Send Message facility using which you can send messages to the customer and a Sent folder, which allows you to view all the sent items.

The mail box functionality is subdivided into the following sub-sections:

- Viewing Received Messages (Inbox)
- Viewing Sent Messages (Sent Messages)
- Sending Messages(Compose)

28.1 Viewing Received Message

The **Inbox** folder stores all the bulletin messages sent to you. You can view the individual messages by clicking on the Sender's Name. The following procedure explains the steps to access the Inbox and view a message stored within it.

To view received messages

1. From the **Customer Services** menu, select **Mailbox**.
The **Messages** screen appears.

Mailbox

MAILBOX					13-Jul-2015 09:48:47 GMT +0000	?	Print	Star	Unstar	Close		
		Inbox > Bulletins								Word Wrap	Customize Columns	Details
		Message Id	Subject	Sender	Received					Expires		
		418	Attachment testing	Bank admin	10-Mar-2014 18:30:00 GMT +0000					31-Aug-2014 18:29:59		
		122	fdsahfj	Bank admin	10-Mar-2014 18:30:00 GMT +0000					31-Jan-2016 18:29:59		
		417	Automation	Bank admin	10-Mar-2014 18:30:00 GMT +0000					31-Dec-2014 18:29:59		
		420	Attach SRK	Bank admin	10-Mar-2014 18:30:00 GMT +0000					30-Nov-2015 18:29:59		

Records 1 to 4 of 4

2. Click **Inbox**.
3. Click the **Subject** link to view the message.

Mailbox

The screenshot shows the 'MAILBOX' screen with the following details:

- Header:** MAILBOX, Date: 13-Jul-2015 09:48:47 GMT +0000, Action buttons: ? (Help), Print, Star, Unstar, Copy, Delete.
- Left Sidebar:** Compose Message, Inbox (selected), Interactions, Alerts, Bulletins, Tasks, Sent Messages.
- Current View:** Inbox > Bulletins.
- Message List:**

Message Id	Subject	Sender	Received	Expires
418	Attachment testing	Bank admin	10-Mar-2014 18:30:00 GMT +0000	31-Aug-
122	fdsahfj	Bank admin	10-Mar-2014 18:30:00 GMT +0000	31-Jan-
417	Automation	Bank admin	10-Mar-2014 18:30:00 GMT +0000	31-Dec-
420	Attach SRK	Bank admin	10-Mar-2014 18:30:00 GMT +0000	30-Nov-
- Message Preview (Bottom):**
 - Sent by: Bank admin, Date: 10-Mar-2014 18:30:00 GMT +0000
 - To: John Smith, Expires: 30-Nov-2015 18:29:59 GMT +0000
 - Subject: Attach SRK, Channel: FCDB
- Footer:** The rainbow of your interest rates.

- Click the **Reply** link in order to reply to the current message.

Mailbox

The screenshot shows the 'Mailbox' screen with the following details:

- Header:** Mailbox, Date: 04-12-2012 21:51:12 GMT +0630.
- Left Sidebar:** Compose Message, Inbox (selected), Interactions (1), Alerts, Bulletins, Tasks, Sent Messages.
- Current View:** Inbox > Interactions.
- Message List:**

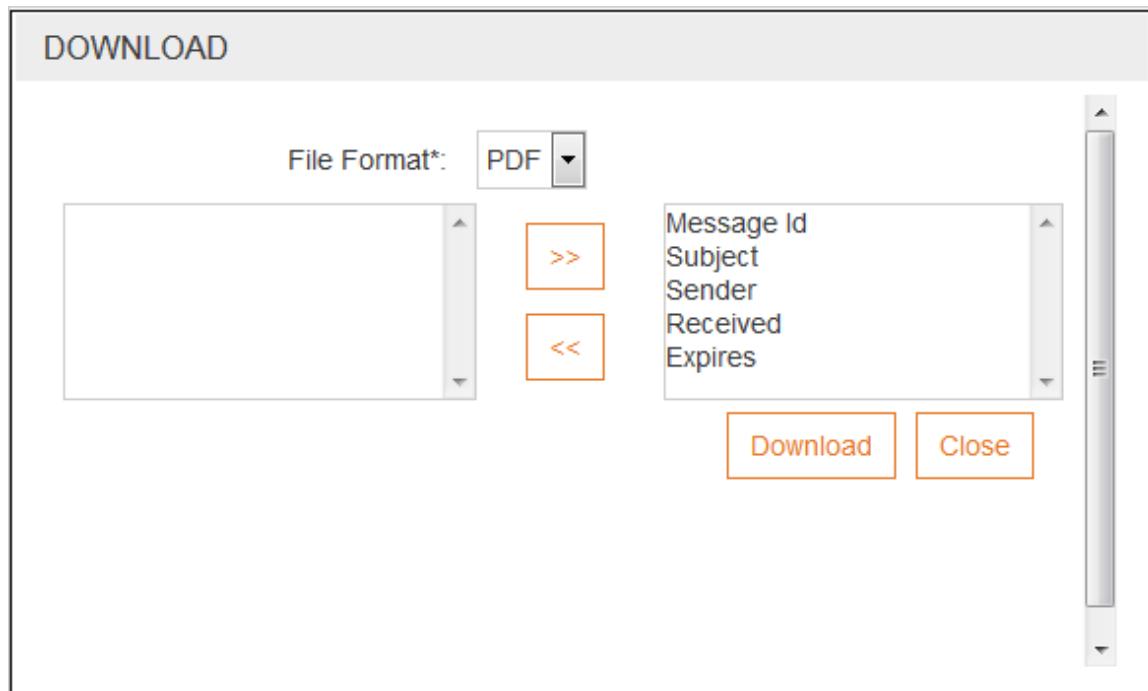
Message Id	Subject	Sender	Customer Id	Received	Expires	Is Read
191146570112028	Demand Draft and Cheques	Accounts Department	006005884	04-12-2012 21:48:44	04-04-2013 00:00:00	N
660310307111331	Demand Draft and Cheques	Accounts Department	006005884	04-12-2012 21:39:23	04-04-2013 00:00:00	N
660310307111331	Demand Draft and Cheques	Accounts Department	006005884	30-11-2012 09:34:16	30-03-2013 00:00:00	Y
- Compose Window (Bottom):**
 - Send a message area.
 - Attached Files area: Add Attachment.
 - Send button.
 - Reply area:

Sent by: Accounts Department To: RETAIL1 USER Customer: 006005884 Subject: Demand Draft and Cheques	Date: 04-12-2012 21:48:44 Expires: 04-04-2013 00:00:00 Channel: FCDB
--	--
 - Response To area:

Sent by: RETAIL1 USER To: Accounts Department	Date: 02-11-2012 13:28:27 Expires: 02-04-2013 00:00:00
--	---

5. In the **Send a Message** field, enter the message to be sent.
6. Click **Send**.
The **Confirmation** message appears.
7. Click or to navigate to the next or previous page in the list, respectively.
OR
Click or to navigate to the first or last page in the list, respectively.
8. Click **Edit** if you wish to edit the number of columns displayed. You can decide the number of columns to be displayed along with their position using this option.
OR
Click **Print** to print the data.
OR
Click **Optimize Data** to optimize the data/details displayed among columns.
OR
Click **Download** to download the attachments/messages.
The download screen appears.

Mailbox



9. From the **Download Type** list, select the appropriate download type.
10. Click **Download** to download the details.

28.1 Compose Messages

To communicate with the bank authorities, the **Mailbox** offers a message sending option. You can write about any problems that you may have faced, errors in the system, transactions that may have not completed and any other issues and address them to the bank. It is a very effective method of communicating with the bank.

To compose a message

- From the **Customer Services** menu, select **Mailbox**.
The **Messages** screen appears.

Mailbox

The screenshot shows the 'MAILBOX' application window. On the left, there's a sidebar with a tree view containing 'Compose Message', 'Inbox' (selected), 'Interactions', 'Alerts', 'Bulletins', 'Tasks', and 'Sent Messages'. The main area is titled 'Inbox > Bulletins' and shows a table of messages. The columns are 'Message Id', 'Subject', 'Sender', 'Received', and 'Expires'. The messages are:

Message Id	Subject	Sender	Received	Expires
418	Attachment testing	Bank admin	10-Mar-2014 18:30:00 GMT +0000	31-Aug-2014 18:29:59
122	fdsahfj	Bank admin	10-Mar-2014 18:30:00 GMT +0000	31-Jan-2016 18:29:59
417	Automation	Bank admin	10-Mar-2014 18:30:00 GMT +0000	31-Dec-2014 18:29:59
420	Attach SRK	Bank admin	10-Mar-2014 18:30:00 GMT +0000	30-Nov-2015 18:29:59

At the bottom, it says 'Records 1 to 4 of 4'.

- Click **Compose Message**.
The **Compose Message** screen appears.

Mailbox

The screenshot shows the 'MAILBOX' application window with the 'Compose Message' screen open. On the left, there's a sidebar with a tree view containing 'Compose Message', 'Inbox' (selected), 'Interactions', 'Alerts', 'Bulletins', 'Tasks', and 'Sent Messages'. The main area has a title 'Compose Message' and instructions: 'Submit a question using our secured messaging form below. You can expect a response in 2 business days.' and 'Your personal financial information is held in strictest confidence.' Below this, there are two dropdown menus: 'Select the subject of this message:' with 'Select from here' and 'Customer:' with 'Select'. At the bottom, there's a large text area labeled 'Enter your message below' with the note '(Messages are limited to approximately 2000 characters or 200 words of text.)'.

Field Description

Field Name	Description
Select the subject of this message	[Mandatory, Drop-Down] Indicates the subject of the message to be sent.
Customer	[Mandatory, Drop-Down] Indicates the customer.

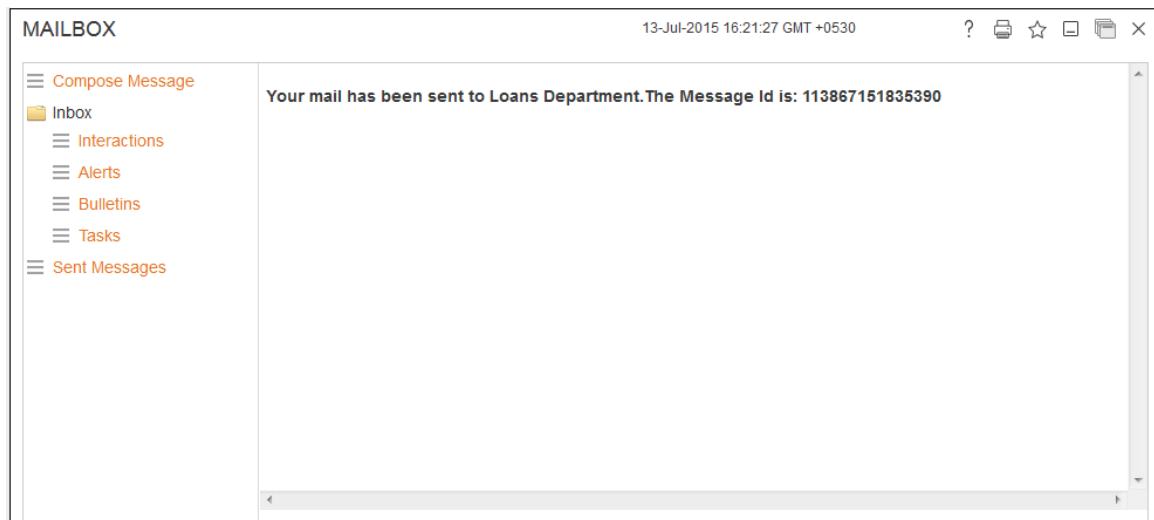
3. In the **Enter your message below** field, enter the message.
4. Click **Add Attachment**.
The **Select Document to Attach** screen appears.

Select Document to Attach

The screenshot shows a dialog box titled "Select Document to Attach". On the left is a "Browse..." button. Next to it, the text "No file selected." is displayed. Below this, a list of allowed file types is shown: "Allowed File Types: xls,doc,pdf,csv,txt,zip,tif,jpg,rar". On the right side of the dialog, there are two buttons: "Add Another" (highlighted with an orange border) and "Attach" (highlighted with an orange border). Below these buttons is another "Done" button.

5. Click **Browse** to attach a file.
6. Click **Attach**.
The attachment successfully added screen appears.
7. Click **Remove** if you want to remove the attached file.
OR
Click **Add Another** to attach more files.
OR
Click **Send**.
The **Confirmation** message screen appears.
8. Click **Done**.
The **Compose Message** screen appears.

Mailbox Message Compose Confirmation



28.2 Sent Messages

To view sent messages

- From the **Customer Services** menu, select **Mailbox**.
The **Messages** screen appears.

Mailbox

MAILBOX					
13-Jul-2015 09:48:47 GMT +0000					
<input type="checkbox"/> Word Wrap Customize Columns Dc Inbox > Bulletins					
<hr/>					
Message Id	Subject	Sender	Received	Expires	
418	Attachment testing	Bank admin	10-Mar-2014 18:30:00 GMT +0000	31-Aug-2014 18:29:59	
122	fdsahfj	Bank admin	10-Mar-2014 18:30:00 GMT +0000	31-Jan-2016 18:29:59	
417	Automation	Bank admin	10-Mar-2014 18:30:00 GMT +0000	31-Dec-2014 18:29:59	
420	Attach SRK	Bank admin	10-Mar-2014 18:30:00 GMT +0000	30-Nov-2015 18:29:59	
Records 1 to 4 of 4					

- Click the **Sent Messages** link.
The **Sent Messages** screen appears.

Mailbox

The screenshot shows the 'MAILBOX' window with the title bar 'MAILBOX' and the date '19-Jun-2015 06:26:20 GMT +0000'. The left sidebar includes 'Compose Message', 'Inbox' (with sub-items 'Interactions', 'Alerts', 'Bulletins', 'Tasks'), and 'Sent Messages'. The main area is titled 'Sent Messages' and displays a list of messages with columns: 'Message Id', 'Subject', 'To', and 'Customer Id'. The list contains three entries:

Message Id	Subject	To	Customer Id
197482818552179	Non Resident Account Related	CRM Department	000003171
286737472552110	Credit Card	CRM Department	10411080
286737472552110	Credit Card	CRM Department	10411080

A message preview 'My Reply Message with attachment 4.' is shown below the list. At the bottom, there is a section for 'Attached Files'.

Field Description

Field Name	Description
Message Id	[Display] Displays the system generated Conversation/Message ID.
Subject	[Display] Displays the descriptive synopsis of the message. It also acts as a link to access the message.
Note: This icon  between the Message ID and the Subject column shows that the message has some attachments.	
To	[Display] Displays the name of the receiver to which message has been sent.
Customer ID	[Display] Displays the customer ID.
Sent	[Display] Displays the date on which the message was sent.

Field Name	Description
Expires	[Display] Displays the expiry date for the transaction. 3. Click the Subject link to view any sent message. 4. Click the Forward link to forward the message. 5. In the Send a Message field, enter the message content. 6. Click Send . The Confirmation Message appears.

29. Reminders

Using this option, you can register for reminders. Once a reminder is registered the user can view the reminder under the Reminder Schedule. The Reminder Schedule will display all registered reminders i.e. reminders that are due on the current date and also reminders that are due in the future. Once the reminder is due, it appears under the, 'Reminders for Today' screen section of the Reminder Schedule. You can also take action on the reminder.

29.1 Registration

The **Registration** process allows the business user to register for the reminders.

To register a reminder

- From the **Customer Services** menu, select **Reminder Schedule**.
The **Reminder Schedule** screen appears.

Reminder Schedule

REMINDER SCHEDULE

24-Jun-2015 10:13:09 GMT +0000 ? ⌂ ☆ ⌂ ⌂ ×

REMINDERS FOR TODAY REMINDERS DUE DURING THIS WEEK REMINDERS DUE DURING THIS MONTH

Register New Reminder

- Click the **Dismiss/Delete/Modify** links in order to dismiss, delete or modify the reminder respectively.
- Click on the **Reminder Due during this week** tab.
The reminders due for current week appear.

Reminder Schedule

REMINDER SCHEDULE

? ⌂ ☆ ⌂ ⌂ ×

REMINDERS FOR TODAY REMINDERS DUE DURING THIS WEEK REMINDERS DUE DURING THIS MONTH

➤ 25-Jun-2015

➤ 26-Jun-2015

➤ 27-Jun-2015

Register New Reminder

4. Click the **Date** link to view the reminder set for that particular day.
The reminders set for a particular date appears.

Reminder Schedule

The screenshot shows a software window titled "REMINDER SCHEDULE". At the top, there are three tabs: "REMINDERS FOR TODAY" (disabled), "REMINDERS DUE DURING THIS WEEK" (selected), and "REMINDERS DUE DURING THIS MONTH". Below the tabs, the date "25-Jun-2015" is displayed. A list of reminders is shown, each with a subject, frequency, end date, and delete/modify links. The reminders listed are:

- Demand Draft: One Time - End Date: 25-Jun-2015
- Reminder to create Demand Draft: Delete Modify
- Balance Check: Monthly - End Date: 31-Dec-2015
- Reminder to check account balance: Delete Modify
- Cheque Status: Daily - End Date: 30-Jun-2015
- Reminder for cheque status: Delete Modify

Below the date "25-Jun-2015", there are sections for "26-Jun-2015" and "27-Jun-2015", both of which are currently empty. At the bottom right of the window is a button labeled "Register New Reminder".

5. Click the **Delete/Modify** link on order to delete or modify a reminder.

Reminder Schedule Modify

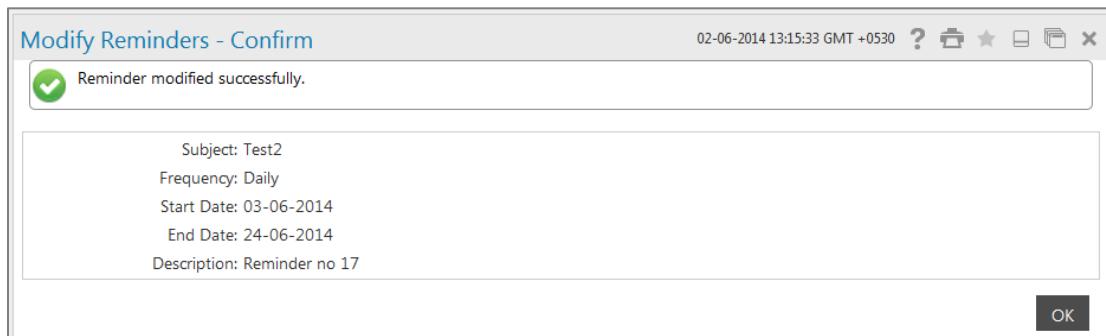
The screenshot shows a "Modify Reminders" dialog box. The top bar includes the date "02-06-2014 13:13:54 GMT +0530" and standard window control buttons. The form contains the following fields:

Subject:	Test2
Frequency:	One Time
Start Date:	12-01-2014
Description:	Reminder no 17

At the bottom right of the dialog are two buttons: "Cancel" and "Modify".

6. In the relevant fields, enter the appropriate details.
7. Click **Modify**.
The **Modify Reminders - Confirm** screen appears.

Modify Reminders - Confirm



8. Click **OK**.
The **Reminder Schedule** screen appears.
9. Click the **Reminders Due during this month** tab in order to view reminders due for current month.

Reminder Schedule

10. Click the **Date** link to view the reminder set for that particular day.

Reminder Schedule

The screenshot shows a 'REMINDER SCHEDULE' interface. At the top, there are three tabs: 'REMINDERS FOR TODAY' (disabled), 'REMINDERS DUE DURING THIS WEEK' (selected), and 'REMINDERS DUE DURING THIS MONTH'. Below the tabs, a date header '25-Jun-2015' is followed by a list of reminders:

- Demand Draft: One Time - End Date: 25-Jun-2015
- Reminder to create Demand Draft: Delete Modify
- Balance Check: Monthly - End Date: 31-Dec-2015
- Reminder to check account balance: Delete Modify
- Cheque Status: Daily - End Date: 30-Jun-2015
- Reminder for cheque status: Delete Modify

Below this, another date header '26-Jun-2015' is shown, followed by a blank section for '27-Jun-2015'. In the bottom right corner of the main area, there is a button labeled 'Register New Reminder'.

11. Click the **Delete/Modify** link to delete or modify a reminder.
12. Click **Register New Reminder**.
The **Registration** screen appears.

Registration

The screenshot shows a 'REGISTRATION' form. At the top right, it displays the date and time '10-06-2015 08:56:18 GMT +0000' and standard toolbar icons. The form fields are as follows:

- Subject*: [Text Input]
- Frequency*: Select [Dropdown]
- Start Date*: [Text Input] [Calendar Icon]
- End Date*: [Text Input] [Calendar Icon]
- Description*: [Text Area]

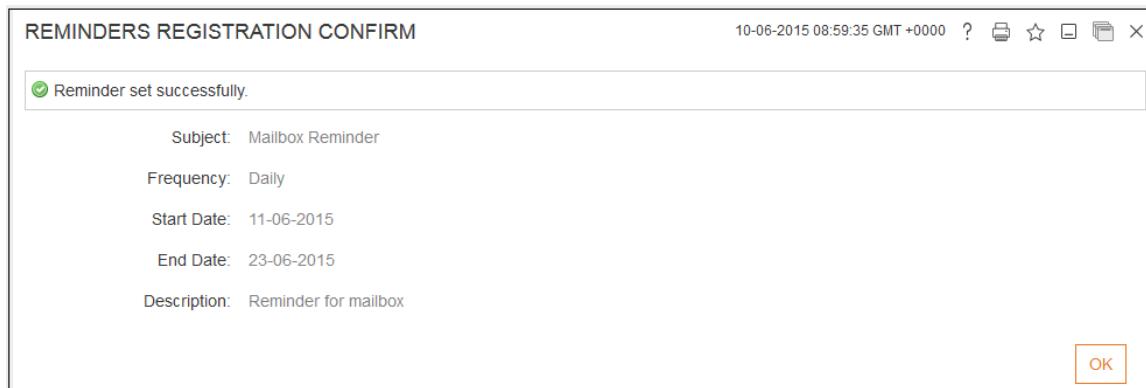
In the bottom right corner of the form area, there are two buttons: 'Cancel' and 'Register'.

Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric, 50] Indicates the subject of the reminder.
Frequency	[Mandatory, Drop-Down] Indicates the frequency of the reminders.
Start Date	[Mandatory, Pick List] Indicates the start date for the reminders.
End Date	[Mandatory, Pick List] Indicates the end date for the reminders.
Description	[Mandatory, Alphanumeric,100] Indicates the description for the reminder.

13. Click **Register**.
The **Reminders Registration Confirm** screen appears.
OR
Click **Cancel** to navigate to the previous screen.

Reminders Registration Confirm



REMINDERS REGISTRATION CONFIRM

10-06-2015 08:59:35 GMT +0000 ?

Reminder set successfully.

Subject: Mailbox Reminder

Frequency: Daily

Start Date: 11-06-2015

End Date: 23-06-2015

Description: Reminder for mailbox

14. Click **OK**.
The **Reminder Schedule** screen appears.

30. Electronic Form Initiate

Using this option you can initiate electronic form to inquire or request updates/changes on the transactions:

- You should be able to write a query to the bank for a particular transaction.

To initiate electronic form

1. From the **Customer Services** menu, select **Electronic Form Initiate**.
The **Electronic Form - Initiate** screen appears.

Electronic Form - Initiate

The screenshot shows the 'ELECTRONIC FORM - INITIATE' screen. At the top right, there is a timestamp '10-06-2015 09:01:02 GMT +0000' and icons for help, star, print, and close. The main area contains four input fields: 'Transaction Date*' with a calendar icon, 'Transaction Type*' with a dropdown showing 'Bulk Files Upload', 'Query Type*' with a dropdown showing 'other', and a large 'Message*' text area. Below these fields is a note '* Mandatory Fields'. At the bottom are two buttons: 'Reset' and 'Submit For Authorization'.

Field Description

Field Name	Description
Transaction Date	[Mandatory, Pick List] Indicates the date of the transaction.
Transaction Type	[Mandatory, Pick List] Indicates the type of the transaction.
Query Type	[Mandatory, Pick List] Indicates the type of query.
Message	[Mandatory, Alphanumeric, 250] Indicates the brief description for the electronic form initiation.

2. Click **Submit for Authorization** to verify and confirm the transaction.

OR

Click **Reset** to reset the electronic form initiate.

Electronic Form - Verify

ELECTRONIC FORM - VERIFY

05-06-2015 09:29:12 GMT +0000 ? ⌂ ⌂ ⌂ ⌂ X

Country:	FLEXCUBE Direct Banking 12 B1		
Primary Customer Id:	10412684	Primary Customer Name:	GOAL

Date 11-03-2014

Transaction Type Bulk Files Upload

Query Type Subject 3

Message Payments and Transfer module

Cancel **Confirm**

3. Click **Confirm**.
The **Electronic Form - Confirm** screen appears.
OR
Click **Cancel** to cancel the transactions.

Electronic Form - Confirm

ELECTRONIC FORM - CONFIRM

05-06-2015 09:29:16 GMT +0000 ? ⌂ ⌂ ⌂ ⌂ X

- ✓ Request Processed Successfully.
- ✓ Transaction with reference number 596557216379659 is in Under Process state.

Electronic Mail has been initiated successfully !

OK

4. Click **OK**.
The **Electronic Form - Initiate** screen appears.

31. Foreign Exchange Rate Inquiry

The **Exchange Rate** (also known as the *Foreign-Exchange Rate*, *Forex Rate* or *FX Rate*) between two currencies specifies how much one currency is worth in terms of the other. For example, an exchange rate of 102 *Japanese Yen* (JPY, ¥) to the *United States Dollar* (USD, \$) means that JPY 102 is worth the same as USD 1.

The *Exchange Rate Inquiry* option allows the user to view the latest *Exchange Rates* for the various currencies offered for buying and selling by the bank. The *Exchange Rates* will be displayed against the base currency of OBDX. The option provides the buying and selling rates for cash as well as the buying and selling rates applicable for telegraphic transfers. If you wish to buy or sell foreign exchange, refer to this option to find the latest rates offered by the bank before doing so.

To inquire for the foreign exchange rates

- From the **Tools** menu, select **Exchange Rate Inquiry**.
The **Exchange Rate Inquiry** screen appears.

Exchange Rate Inquiry

EXCHANGE RATE INQUIRY		10-06-2015 09:05:24 GMT +0000			
From Currency	To Currency	Cash Buy	Cash Sell	TT Buy	TT Sell
EURO (1 EUR)	YEN (JPY)	95.4830	108.4830	96.4830	107.4830
EURO (1 EUR)	KUWAITI DINAR (KWD)	0.2460	0.5360	0.2560	0.5260
GREAT BRITAIN POUND (1 GBP)	EURO (EUR)	1.0460	1.1960	1.0560	1.1860
GREAT BRITAIN POUND (1 GBP)	KUWAITI DINAR (KWD)	0.3260	0.5960	0.3360	0.5860
GREAT BRITAIN POUND (1 GBP)	US DOLLAR (USD)	1.3800	1.5400	1.4200	1.5400
GREAT BRITAIN POUND (1 GBP)	YEN (JPY)	130.0000	145.0000	131.0000	144.0000
GREAT BRITAIN POUND (1 GBP)	HONG KONG DOLLAR (HKD)	9.1000	13.0000	0.0000	0.0000
INDIAN RUPEE (1 INR)	BAHRAIN DINAR (BHD)	1.5600	1.6200	0.0000	0.0000
UAE DIRHAM (1 AED)	ARMENIAN DRAM (AMD)	28.0000	33.0000	0.0000	0.0000
US DOLLAR (1 USD)	YEN (JPY)	71.7100	85.7100	72.7100	84.7100
US DOLLAR (1 USD)	KUWAITI DINAR (KWD)	0.1605	0.4105	0.1505	0.4005

Column Description

Column Name	Description
To Currency	[Display] Displays the name of currency that bank offers for buying or selling against the foreign currency.

Column Name	Description
Cash Buy	[Display] Displays the exchange rate at which the bank will buy the foreign currency if the transaction is in the cash.
Cash Sell	[Display] Displays the exchange rate at which the bank will sell the foreign currency if the transaction is in cash.
TT Buy	[Display] Displays the exchange rate at which the bank will buy the foreign currency if the transaction is through a telegraphic transfer.
TT Sell	[Display] Displays the exchange rate at which the bank will sell the foreign currency if the transaction is through a telegraphic transfer.

32. New Service Request

Using this option you can initiate a Service Request for any transaction given in the list.

To initiate a service request

- From the **Customer Services** menu, select **New Service Request**.
The **Service Request** screen appears.

Service Request

The screenshot shows a user interface titled "SERVICE REQUESTS". At the top right, there is a timestamp "09-06-2015 05:27:02 GMT +0000" and several small icons. Below the title, there is a label "Select Transaction:" followed by a dropdown menu with the placeholder "Select Service Request". At the bottom right of the screen, there is a red-bordered "Submit" button.

Field Description

Field Name	Description
Select Transaction	[Mandatory, Drop-Down] Indicates the transaction.

- From the **Select Transaction** list, select the appropriate transaction.
- Click **Submit**.

32.1 Reissue Transaction Password

Using this option, you can raise a request to reissue transaction password.

Note: This transaction will be allowed only if the transaction password is locked for the channel(s) / channel group.

To register a service request to reissue transaction password

- From the **Customer Services** menu, select **New Service Request**.
The **Service Requests** screen appears.
- From the **Select Transaction** list, select the **Reissue Transaction** option.
- Click **Submit**.
The **Reissue Transaction Password** screen appears.

Reissue Transaction Password

REISSUE TRANSACTION PASSWORD

12-06-2015 11:50:28 ? Print Star X

Channel Group*:	Select
Delivery Details	
Mode of Delivery*:	<input checked="" type="radio"/> Branch <input type="radio"/> Courier
Select City	Select Branch
Name*:	<input type="text"/>
Address*:	<input type="text"/> <input type="text"/> <input type="text"/>
City:	<input type="text"/>
State:	<input type="text"/>
Country:	<input type="text"/>
Zip/Postal Code:	<input type="text"/>
Phone:	<input type="text"/>
User Reference:	<input type="text"/>

*: Indicates mandatory field.
**: Indicates mandatory if particular option is enabled.

[Another Service Request](#) [Submit](#)

Field Description

Field Name	Description
Channel Group	[Mandatory, Drop-Down] Indicates the channel group.
Delivery Details	
Mode of delivery	[Mandatory, Option] Indicates the mode of delivery. The options available are: <ul style="list-style-type: none"> • Branch • Courier
Note: On selecting the Branch radio button the fields mention below shall be display fields.	

Field Name	Description
City	[Conditional, Drop-Down] Indicates the city to which the branch belongs.
Branch	[Conditional, Drop-Down] Indicates the branch from where the cheque book will be collected.
Name	[Optional, Alphanumeric, 35] Indicates the name to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Indicates the delivery address of the cheque book(s).
City	[Optional, Alphanumeric, 35] Indicates the city name.
State	[Optional, Alphanumeric, 35] Indicates the state name.
Country	[Optional, Alphanumeric, 35] Indicates the country name.
Postal Code	[Optional, Alphanumeric, 35] Type the <i>Postal Code</i> .
Phone	[Optional, Alphanumeric, 35] Indicates the phone number.

5. From the **Channel Group** list, select the appropriate channel.
6. In the **Mode of Delivery** field, select the appropriate option.
 - a. If you select **Branch** option.
 - i. From the **Select City** list, select the appropriate city name.
 - ii. From the **Select Branch** list, select the appropriate branch name.
 - b. If you select the **Courier** option.
 - i. In the **Name** field, enter the name of the customer.
 - ii. In the **Address** field, enter the address.
7. Click **Submit**.
The **Reissue Transaction Password - Verify** screen appears.
OR
Click **Another Service Request**.
The **Service Request** screen appears.

Reissue Transaction Password - Verify

REISSUE TRANSACTION PASSWORD - VERIFY

12-06-2015 11:54:04

Channel Group: Internet and Mobile Banking

Applicable for Channel: Internet, Mobile Browser, Mobile Application

Delivery Details

Mode of Delivery: Branch

City: Great Britain

Branch Name: BANK FUTURA - Branch Office 002

Name: Mr John Smith

Address: Threadneedle Street,

London

Great Britain

City: Great Britain

State:

Country: United Kingdom

Zip/Postal Code:

Phone:

User Reference:

Disclaimer Note.

8. Click **Confirm**.
The **Reissue Transaction Password - Confirm** screen appears.
OR
Click **Back** to modify the details.
The **Reissue Transaction Password** screen appears.

Reissue Transaction Password – Confirm

REISSUE TRANSACTION PASSWORD - CONFIRM

12-06-2015 11:54:04 ? ⌂ ⌂ ⌂ X ⌂

⚠ Transaction submitted for Reissue Transaction Password having reference 904048704449126 has been set to status Auto Authorized.

Channel Group*: Internet and Mobile Banking

Applicable for Channel: Internet, Mobile Browser, Mobile Application

Delivery Details

Mode of Delivery: Branch

City: Great Britain

Branch Name: BANK FUTURA - Branch Office 002

Name: Mr John Smith

Address: Threadneedle Street,

London

Great Britain

City: Great Britain

State:

Country: United Kingdom

Zip/Postal Code:

Phone:

User Reference:

Disclaimer Note.

Buttons: Another Service Request, OK

9. Click **OK**.
The **Reissue Transaction Password Service Request** screen appears.
OR
Click the **Another Service Request**.
The **New Service Request** screen appears.

32.2 Account Closure

Using this option you can raise a request for account closure.

To register a service request for account closure

1. From the **Select Transaction** list, select the **Account Closure** option.
2. Click **Submit**.
The **Account Closure** screen appears.

Account Closure

ACCOUNT CLOSURE

Account: Select

Reason: Select

Another Service Request Submit

Field Description

Field Name	Description
Account	[Mandatory, Drop-Down] Indicates the account number.
Reason	[Mandatory, Drop-Down] Indicates the account closure reason.
3.	From the Account list, select the account number to be closed.
4.	From the Reason list, select the account closure reason.
5.	Click Submit . The Account Closure - Verify screen appears. OR Click the Another Service Request to raise another request. The Service Request screen appears.

Account Closure - Verify

ACCOUNT CLOSURE - VERIFY

27-Jul-2015 13:15:08 GMT +0000

Account: 0010003171608 Balance: 11,890.00 GBP

Reason: Migrating to another country

Back Confirm

MESSAGES

⚠ Transaction will be stored in Release queue after final authorisation. Bank Administrator need to release the transaction to process it.

6. Click **Confirm**.
The **Account Closure - Confirm** screen appears.
OR
Click **Back** to modify the closure details.
The **Account Closure** screen appears.

Account Closure - Confirm

The screenshot shows the 'ACCOUNT CLOSURE - CONFIRM' screen. At the top, it displays the date and time: '27-Jul-2015 13:15:20 GMT +0000'. Below this is a message: 'Transaction submitted for Account Closure having reference 118150054959834 has been set to status Auto Authorized.' The account number is listed as '0010003171608' and the balance is '11,890.00 GBP'. The reason for closure is 'Migrating to another country'. At the bottom right are two buttons: 'Another Service Request' and 'OK'.

7. Click **OK**.
The **Another Account Closure Service Request** screen appears.
OR
Click **Another Service Request**.
The **New Service Request** screen appears.

32.3 Activate Debit Card

Using this option you can raise a request to activate a *Debit Card*.

To register a service request to activate a debit card

1. From the **Select Transaction** list, select the **Activate Debit Card** option.
2. Click **Submit**.
The **Activate Debit Card** screen appears.

Activate Debit Card

The screenshot shows the 'ACTIVATE DEBIT CARD' screen. It includes instructions: 'Your request for Activation of Debit Card will be processed within X working day.', 'The activate request will not be processed if the user has already placed a request for replacement of the card.', 'The status of this request could be viewed in the "View Service Request" menu.', and 'Bank does not take any responsibility and will also not be liable for any claims if the details provided by the customer are incorrect or incomplete.' Below these are five input fields: 'Account*' (dropdown), 'Debit Card Number*' (dropdown), 'Reason*' (dropdown), 'Embossing Name*' (text input), and 'User Reference' (text input). A note at the bottom left says '* Indicates Mandatory Fields'. At the bottom right are 'Another Service Request' and 'Submit' buttons.

Field Description

Field Name	Description
Account	[Mandatory, Drop-Down] Indicates the account number.
Debit Card number	[Mandatory, Drop-Down] Indicates the debit card number.
Reason	[Mandatory, Drop-Down] Indicates the reason for activation of debit card. The options available are: <ul style="list-style-type: none"> • Deactivated Card • New Card
Embossing Name	[Mandatory, Alphanumeric, 35] Indicates the embossing name on the debit card.
User Reference	[Optional, Alphanumeric, 35] Indicates the user reference number for future reference.

3. From the **Account** list, select the account number.
4. From the **Debit Card Number** list, select the debit card to be activated.
5. From the **Reason** list, select the reason for debit card activation.
6. In the **Embossing Name** field, enter the name on the card.
7. Click **Submit**.
The **Activate Debit Card - Verify** screen appears.
OR
Click **Another Service Request**.
The **Service Request** screen appears.

Activate Debit Card - Verify

ACTIVATE DEBIT CARD - VERIFY 13-Jul-2015 11:19:22 GMT +0000

Account: 000003171 1030003171213 Bank Futura - TD Branch 202

Debit Card Number: XXXXXX1245

Activation Reason: New Card

Embossing Name: John Smith

User Reference: N1

[Back](#) [Confirm](#)

8. Click **Confirm**.
The **Activate Debit Card - Confirm** screen appears.
OR

Click **Back** to modify the debit card activation details.
The **Activate Debit Card** screen appears.

Activate Debit Card - Confirm

The screenshot shows a software interface titled "ACTIVATE DEBIT CARD - CONFIRM" with a timestamp of "13-Jul-2015 11:19:22 GMT +0000". At the top right are standard window control buttons. A message bar at the top states: "⚠ Transaction submitted for Activate Debit Card having reference 209041350835931 has been set to status Auto Authorized." Below this, the following details are listed:

- Account: 000003171 1030003171213 Bank Futura - TD Branch 202
- Debit Card Number: XXXXXXXX1245
- Reason: New Card
- Embossing Name: John Smith
- User Reference: N1

At the bottom right are two buttons: "Another Service Request" and "OK".

9. Click **OK**.
The **Activate Debit Card** screen appears.
OR
Click **Another Service Request**.
The **New Service Request** screen appears.

32.4 Apply for ATM/Debit Card

Using option you can raise a request to apply for ATM / Debit card.

To register a service request to apply for ATM / Debit card

1. From the **Select Transaction** list, select the **Apply for ATM / Debit Card** option.
2. Click **Submit**.
The **Apply for ATM / Debit Card** screen appears.

Apply for ATM/Debit Card

APPLY FOR ATM/DEBIT CARD

Your request for Apply ATM / Debit Card will be processed within X working days and would be mailed within Y working days.

11-06-2015 15:06:55 ? Print Star Close

Select Account Number* :	Select
Reason*:	Select
Embossing Name* :	<input type="text"/>
Date of Birth* :	<input type="text"/> 

Delivery Details

Mode of Delivery*: Branch Courier

Select City	Select Branch
<input type="text"/>	<input type="button"/>
Name*:	<input type="text"/>
Address*:	<input type="text"/> <input type="text"/> <input type="text"/>
City:	<input type="text"/>
State:	<input type="text"/>
Country:	<input type="text"/>
Zip/Postal Code:	<input type="text"/>
Phone:	<input type="text"/>
User Reference:	<input type="text"/>

[Another Service Request](#) [Submit](#)

Field Description

Field Name	Description
Select Account Number	[Mandatory, Drop-Down] Indicates the account number.
Reason	[Mandatory, Drop-Down] Indicates the reason for activation of debit card. The options are: <ul style="list-style-type: none"> • Card Hot listed • New Application

Field Name	Description
Embossing Name	[Mandatory, Alphanumeric, 35] Indicates the embossing name on the debit card.
Date of birth	[Mandatory, Pick List] Indicates the date of birth of the card holder.
Delivery Details	
Mode of delivery	[Mandatory, Option] Indicates the mode of delivery. The options are: <ul style="list-style-type: none"> • Branch • Courier • Post
Note: On selecting the Branch option the fields mentioned below shall be display fields.	
City	[Conditional, Drop-Down] Indicates the city to which the branch belongs.
Branch	[Conditional, Drop-Down] Indicates the branch name.
Name	[Optional, Alphanumeric, 35] Indicates the name of the person to whom the debit card is to be delivered.
Address	[Optional, Alphanumeric, 34*3] Indicates the address for delivery of debit card.
City	[Optional, Alphanumeric, 35] Indicates the city as per the address for delivery of debit card.
State	[Optional, Alphanumeric, 35] Indicates the state as per the address for delivery of debit card.
Country	[Optional, Alphanumeric, 35] Indicates the country as per the address for delivery of debit card.
Postal Code	[Optional, Alphanumeric, 35] Indicates the postal code as per the address for delivery of debit card.
Phone	[Optional, Alphanumeric, 35] Indicates the phone number for delivery of debit card.

Field Name	Description
User Reference	[Optional, Alphanumeric, 25] Indicates the user reference number for future reference.

3. From the **Select Account Number** list, select the account number.

4. From the **Reason** list, select the reason to apply for ATM / Debit card.

5. In the **Embossing Name** field, enter the name to be appeared on the card.

6. From the **Date of Birth** list, select the date of birth.

7. In the **Mode of Delivery** field, select the appropriate option.

- a. If you select **Branch** option.
 - i. From the **Select City** list, select the appropriate city name.
 - ii. From the **Select Branch** list, select the appropriate branch name.
- b. If you select the **Courier** option.
 - i. In the **Name** field, enter the name of the customer.
 - ii. In the **Address** field, enter the address.

8. Click **Submit**.
The **Apply for ATM / Debit Card - Verify** screen appears.
OR
Click **Another Service Request**.
The **Service Request** screen appears.

Apply for ATM / Debit Card - Verify

APPLY FOR ATM / DEBIT CARD - VERIFY

11-06-2015 17:11:46 ?

Account: C0212169 C020212169011 Bank Futura -Branch C02

Reason: New Application

Embossing Name: John

Date of Birth: 05-03-1985

Delivery Details

Mode of Delivery: Branch

City: Great Britain

Branch Name: BANK FUTURA - Branch Office 002

Name: OATS_AUTO_KYC_R

Address: Threadneedle Street,

London

Great Britain

City: Great Britain

State:

Country: United Kingdom

Zip/Postal Code:

Phone:

User Reference:

9. Click **Confirm**.
The **Apply for ATM / Debit Card - Confirm** screen appears.
OR
Click **Back** to modify the details for ATM / Debit card application.
The **Apply for ATM / Debit Card** screen appears.

Apply for ATM / Debit Card - Confirm

APPLY FOR ATM / DEBIT CARD - CONFIRM 11-06-2015 17:11:46 ?

⚠ Transaction submitted for Apply for ATM / Debit Card having reference 199355813444792 has been set to status Auto Authorized.

Account: C0212169 C020212169011 Bank Futura -Branch C02
 Reason: New Application
 Embossing Name: John
 Date of Birth: 05-03-1985

Delivery Details

Mode of Delivery: Branch
 City: Great Britain
 Branch Name: BANK FUTURA - Branch Office 002
 Name: OATS_AUTO_KYC_R
 Address: Threadneedle Street,
 London
 Great Britain
 City: Great Britain
 State:
 Country: United Kingdom
 Zip/Postal Code:
 Phone:
 User Reference:

[Another Service Request](#) OK

10. Click **OK**.
 The **Apply for ATM/debit Card** screen appears.
 OR
 Click **Another Service Request**.
 The **New Service Request** screen appears.

32.5 Debit Card Hot Listing

Using this service request option you can raise a request for debit card hot listing.

To register a service request for debit card hot listing

1. From the **Select Transaction** list, select the **Debit Card Hot Listing** option.
2. Click **Submit**.
 The **Debit Card Hot Listing** screen appears.

Debit Card Hot Listing

DEBIT CARD HOT LISTING

11-06-2015 11:47:34 GMT +0000 ?

Account Number*:	<input type="text" value="Select"/>
Debit Card Number*:	<input type="text" value="XXX4568"/>
Debit Card Hot Listing Reason*:	<input type="text" value="Captured in Other Bank's ATM"/>
Place of Loss:	<input type="text"/>

New Debit Card Required*: Yes No

Delivery Details

Mode of Delivery*:	<input checked="" type="radio"/> Branch <input type="radio"/> Courier
Select City	<input type="text"/>
Select Branch	<input type="text"/>
Name*:	<input type="text"/>
Address*:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
City:	<input type="text"/>
State:	<input type="text"/>
Country:	<input type="text"/>
Zip/Postal Code:	<input type="text"/>
Phone:	<input type="text"/>
User Reference:	<input type="text"/>

* Indicates mandatory fields.
** Indicates mandatory if particular option is enabled.

Field Description

Field Name	Description
Account Number	[Mandatory, Drop-Down] Indicates the account number.
Debit Card Number	[Mandatory, Drop-Down] Indicates the debit card number.

Field Name	Description
Debit Card Hot Listing reason	<p>[Mandatory, Drop-Down]</p> <p>Indicates the debit card hot listing reason.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Captured in own banks ATM • Captured in other Bank s ATM • Lost • Stolen • Fraud Suspected • Others • On selecting “Others” type, the reason for hot listing in the field displayed
Place of Loss	<p>[Optional, Alphanumeric, 35]</p> <p>Indicates the place of loss.</p>
New Debit Card Required	<p>[Mandatory, Option]</p> <p>Indicates whether new debit card is required.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Delivery Details	
Mode of delivery	<p>[Mandatory, Option]</p> <p>Indicates the mode of delivery.</p> <p>The available are:</p> <ul style="list-style-type: none"> • Branch • Courier • Post
<p>Note: On selecting the Branch option the fields mention below shall be display fields.</p>	
City	<p>[Conditional, Drop-Down]</p> <p>Indicates the city to which the branch belongs.</p>
Branch	<p>[Conditional, Drop-Down]</p> <p>Indicates the branch name.</p>
Name	<p>[Optional, Alphanumeric, 35]</p> <p>Indicates the name.</p>
Address	<p>[Optional, Alphanumeric, 34*3]</p> <p>Indicates the address for delivery of cheque book(s).</p>

Field Name	Description
City	[Optional, Alphanumeric, 35] Indicates the city name.
State	[Optional, Alphanumeric, 35] Indicates the state name.
Country	[Optional, Alphanumeric, 35] Indicates the country name.
Postal Code	[Optional, Alphanumeric, 35] Indicates the postal code.
Phone	[Optional, Alphanumeric, 35] Indicates the phone number.
User Reference	[Optional, Alphanumeric, 35] Indicates the user reference number for future reference.

3. From the **Account Number** list, select the account number.
4. From the **Debit Card Number** list, select the debit card number to be hot listed.
5. From the **Debit Card Hot Listing Reason** list, select the reason for hot listing.
6. In the **New Debit Card Required** field, select the appropriate option.
 - a. If you select **Yes** option, in the **Mode of Delivery** field, select the appropriate option.
 - b. If you select **Branch** option.
 - i. From the **Select City** list, select the appropriate city name.
 - ii. From the **Select Branch** list, select the appropriate branch name.
 - c. If you select the **Courier** option.
 - i. In the **Name** field, enter the name of the customer.
 - ii. In the **Address** field, enter the address.

7. Click **Submit**.
 The **Debit Card Hot listing - Verify** screen appears.
 OR
 Click **Another Service Request**.
 The **Service Request** screen appears.

Debit Card Hot listing - Verify

DEBIT CARD HOT LISTING - VERIFY

27-Jul-2015 13:53:42 GMT +0000

?

Account Number: 000003171 1030003171213 Bank Futura - TD Branch 202

Debit Card Number: XXX4568

Debit Card Hot Listing
Reason: Captured in Own Bank's ATM

Place of Loss: wqdwfwhee

New Debit Card Required: Yes

Delivery Details

Mode of Delivery: Branch

City: BANGALORE

Branch Name: Bank Futura-E06 BR

Name: Mr Mustafa Gari

Address: IFLEXPARK

BAGHMANE

BANGALORE

City: BANGALORE

State:

Country: United Kingdom

Zip/Postal Code:

Phone:

MESSAGES

⚠ Transaction will be stored in Release queue after final authorisation. Bank Administrator need to release the transaction to process it.

8. Click **Confirm**.
The **Debit Card Hot listing - Confirm** screen appears.
OR
Click **Back** to modify the debit card hot listing details.
The **Debit Card Hot listing** screen appears.

Debit Card Hot listing - Confirm

DEBIT CARD HOT LISTING - CONFIRM

27-Jul-2015 13:53:42 GMT +0000

Transaction submitted for Debit Card Hot Listing having reference 112842741960082 has been set to status Auto Authorized.

Account Number: 000003171 1030003171213 Bank Futura - TD Branch 202

Debit Card Number: XXX4568

Debit Card Hot Listing Reason: Captured in Own Bank's ATM

Place of Loss: wqdwfwee

New Debit Card Required: Yes

Delivery Details

Mode of Delivery: Branch

City: BANGALORE

Branch Name: Bank Futura-E06 BRANCH

Name: Mr Mustafa Gari

Address: IFLEXPARK
BAGHMANE
BANGALORE

City: BANGALORE

State:

Country: United Kingdom

9. Click **OK**.
The **Debit Card Hot Listing** screen appears.
OR
Click **Another Service Request**.
The **New Service Request** screen appears.

32.6 Reset ATM / Debit Card PIN

Using this option you can raise a request to reset ATM / Debit card pin.

To register a service request for reset ATM / Debit card pin

1. From the **Select Transaction** list, select the **Reset ATM / Debit Card PIN** option.
2. Click **Submit**.
The **Reset ATM / Debit Card PIN** screen appears.

Reset ATM/ Debit Card PIN

RESET ATM/DEBIT CARD PIN

11-06-2015 11:53:39 GMT +0000 ?

Your request for reissue of PIN will be processed within X working days. You will receive the PIN within Y days of dispatch.

In case of change in address the processing of request will be subject to KYC norms being fulfilled.

Bank does not take any responsibility and will also not be liable for any claims (in this case the change address) provided by the customer are incorrect or incomplete.

The status of this request could be viewed in the "View Service Request" menu.

Select Account Number*:

Select Debit Card Number*:

Embossing Name*:

Delivery Details

Mode of Delivery*: Branch Courier

Name*:

Address*:

City:

State:

Country:

Zip/Postal Code:

Phone:

User Reference:

*: Indicates mandatory field.
**: Indicates mandatory if particular option is enabled.

Field Description

Field Name	Description
Select Account Number	[Mandatory, Drop-Down] Indicates the account number.
Select Debit Card Number	[Mandatory, Drop-Down] Indicates the debit card number.

Field Name	Description
Security Key	[Mandatory, Alphanumeric, 20] Indicates the security key as mentioned on the card.
Embossing Name	[Mandatory, Alphanumeric, 35] Indicates the embossing name as mentioned on the card.
Delivery Details	
Mode of delivery	[Mandatory, Option] Indicates the mode of delivery. The options available are: <ul style="list-style-type: none"> • Branch • Courier • Post
Note: On selecting the Branch option the fields mention below shall be display fields.	
City	[Conditional, Drop-Down] Indicates the city to which the branch belongs.
Branch	[Conditional, Drop-Down] Indicates the branch name.
Name	[Optional, Alphanumeric, 35] Indicates the name.
Address	[Optional, Alphanumeric, 34*3] Indicates the address for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Indicates the city name.
State	[Optional, Alphanumeric, 35] Indicates the state name.
Country	[Optional, Alphanumeric, 35] Indicates the country name.
Postal code	[Optional, Alphanumeric, 35] Indicates the postal code.
Phone	[Optional, Alphanumeric, 35] Indicates the phone number.

Field Name	Description
User Reference	[Optional, Alphanumeric, 25] Indicates the user reference number for future reference.

3. From the **Select Account Number** list, select the account number.

4. From the **Select Debit Card Number** list, select the debit card number.

5. In the **Embossing Name** field, enter the name to be appeared on the card.

6. In the **Mode of Delivery** field, select the appropriate option.

- a. If you select **Branch** option.
 - i. From the **Select City** list, select the appropriate city name.
 - ii. From the **Select Branch** list, select the appropriate branch name.
- b. If you select the **Courier** option.
 - i. In the **Name** field, enter the name of the customer.
 - ii. In the **Address** field, enter the address.

7. Click **Submit**.
The **Reset ATM / Debit Card Pin - Verify** screen appears.
OR
Click **Another Service Request**.
The **Service Request** screen appears.

Reset ATM/ Debit Card PIN - Verify

RESET ATM/DEBIT CARD PIN - VERIFY 17-Jul-2015 05:29:04 GMT +0000

Account Number: 000003171 1030003171213 Bank Futura - TD Branch 202

Debit Card Number: XXX4568

Embossing Name: ZARTABK

Delivery Details

Mode of Delivery: Branch

City: Greate Britain

Branch Name: Bank Futura- Branch 004

Name: OATS_AUTO_KYC_R

Address: Neethie Street

London

Greate Britain

City: Greate Britain

State:

Country: United Kingdom

Zip/Postal Code:

Phone:

User Reference:

[Back](#) [Confirm](#)

8. Click **Confirm**.
The **Reset ATM / Debit Card Pin - Confirm** screen appears.
OR
Click **Back** to modify the details for ATM / Debit card PIN application.
The **Reset ATM / Debit Card Pin** screen appears.

Reset ATM/ Debit Card PIN - Confirm

RESET ATM/DEBIT CARD PIN - CONFIRM

17-Jul-2015 05:29:04 GMT +0000

?

Transaction submitted for Reset ATM Debit Card PIN having reference 175990527883453 has been set to status Auto Authorized.

Account Number: 000003171 1030003171213 Bank Futura - TD Branch 202

Debit Card Number: XXX4568

Embossing Name: ZARTABK

Delivery Details

Mode of Delivery: Branch

City: Greate Britain

Branch Name: Bank Futura- Branch 004

Name: OATS_AUTO_KYC_R

Address: Neethle Street

London

Greate Britain

City: Greate Britain

State:

Country: United Kingdom

Zip/Postal Code:

Phone:

User Reference:

Another Service Request

OK

9. Click **OK**.
The **Reset ATM / Debit Card Pin** screen appears.
OR
Click **Another Service Request**.
The **New Service Request** screen appears

33. Open Additional Account

Using this option, you can open additional account through internet banking. You can open additional savings account under the primary customer id using the internet banking.

To open an additional account

1. From the **Customer Services** menu, select **Open New Account**.
The **Open New Account** screen appears.

Open New Account

Field Description

Field Name	Description
Select Product	[Mandatory, Drop-Down] Indicates the available CASA account products for account opening.
Branch	[Mandatory, Drop-Down] Indicates the branch in which account is to be opened.
Currency	[Mandatory, Drop-Down] Indicates the currency in which account is to be opened.

2. From the **Select Product** list, select the appropriate product.
3. From the **Branch** list, select the appropriate branch.
4. From the **Currency** list, select the appropriate currency.
The **Product Details** section appears.

Open New Account

OPEN NEW ACCOUNT

19-Jun-2015 06:47:48 GMT +0000 ? X

Select Product :

Branch:

Currency:

Product Details

Cheque Book Facility : No

Overdraft Allowed : No

Minimum Balance Required : 0.00

Field Description

Field Name	Description
Product Details	
Cheque Book Facility	[Display] Displays whether the cheque book facility is available or not for the selected product and currency combination.
Overdraft Allowed	[Display] Displays whether the overdraft facility is available or not for the selected product and currency combination.
Minimum Balance Required	[Display] Displays the minimum balance requirement of the product.

5. Click **Submit**.
The **Open New Account** verification screen appears.

Open New Account - verification

OPEN NEW ACCOUNT

19-Jun-2015 06:47:51 GMT +0000 ?

Account Details

Product : Current Account Class
Product Type : Current Account
Branch : CORE_COMB_STMT
Currency : INR

Product Details

Cheque Book Facility : No
Overdraft Allowed : No
Minimum Balance Required : 0.00

Buttons: Back, Confirm

6. Click **Confirm**.
The **Open New Account** confirmation screen appears.
OR
Click **Back** to navigate to the previous screen.
The **Open New Account** screen appears.

Open New Account - confirmation

OPEN NEW ACCOUNT

19-Jun-2015 06:47:52 GMT +0000 ?

Transaction with reference number 208503743553923 is in Accepted state.

Account Details

Product : Current Account Class
Product Type : Current Account
Branch : CORE_COMB_STMT
Currency : INR

Product Details

Cheque Book Facility : No
Overdraft Allowed : No
Minimum Balance Required : 0.00
Host Reference Number : 10410030470348

Buttons: OK, E-Receipt

7. Click **OK**.
The initial **Open New Account** screen appears.
OR
Click **E-Receipt** to generate the e-receipt.

34. Force Change Password

During login, a first time user should be forced to change the initial login password and the transaction password (if configured) provided by the bank. The force change password will also be applicable when the password of the user has been reset by the bank administrator.

To change a password

1. Logon to the **Internet Banking Application** through new **User ID** and the **Password**. The **Force Change Password** screen appears.

Force Change Password

The screenshot shows the 'Force Change Password' interface. At the top, a progress bar indicates five steps: Step 1 (Terms and Conditions), Step 2 (Force Change Password, highlighted in orange), Step 3 (Force Change Security), Step 4 (Set Account Nicknames), and Step 5 (Complete). A note below the steps states: 'It is also a mandatory step and you need to change the password provided by the bank. This is a security measure and is required to enhance the security of your online access to banking services.' The main form area contains fields for 'Change Login Password' and 'Change Transaction Password'. Under 'Change Login Password', the User ID is KALPCORP. Fields include 'Enter Old Password' (with a placeholder 'I'), 'New Password', and 'Confirm New Password'. Under 'Change Transaction Password', the User ID is also KALPCORP. Fields include 'Enter Old Password', 'New Password', and 'Confirm New Password'. A note below these fields recommends using the virtual keyboard for security reasons. A virtual keyboard is displayed at the bottom of the form.

Field Description

Field Name	Description
Change Login Password	
User ID	[Display] Displays the user Id.
Existing Password	[Mandatory, Alphanumeric, 18] Indicates the old password.
New Password	[Mandatory, Alphanumeric, 18] Indicates the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Indicates the new password to confirm.
Change Transaction Password	
User ID	[Display] Displays the user Id.
Existing Password	[Mandatory, Alphanumeric, 18] Indicates the old password.
New Password	[Mandatory, Alphanumeric, 18] Indicates the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Indicates the new password to confirm.
Use Virtual Keyboard	[Optional, Check Box] Indicates whether the user is entering the password by using virtual keyboard.
Click here to enter by hovering	[Optional, Check Box] Indicates whether the user is entering the password by moving the mouse over the security keyboard characters without clicking on any of the keys.
2.	In the Enter Old Password field, enter the old password.
3.	In the New Password field, enter the new password.
4.	In the Confirm New Password field, re-enter the new password to confirm.
5.	Repeat the steps from 2 to 4 for Change Transaction Password .

6. Click **Change**.
The **Home/Landing** screen.
OR
Click **Clear** to clear the data in the fields.

35. Lock Transaction Password

Using this option you can lock the transaction password. In order to unlock the password the password needs to reset which unlocks the transaction password.

To lock a transaction password

- From the **Customer Services** menu, select **Self Services**, and then select **Lock Transaction Password**.
The **Lock Transaction Password** screen appears.

Lock Transaction Password

LOCK TRANSACTION PASSWORD				
	Channel Group	User ID	Channel	Status
<input type="checkbox"/>			Internet	Unlock
<input type="checkbox"/>	Internet and Mobile Banking	KALPRET	Mobile Browser	Unlock
			Mobile Application	Unlock

Disclaimer: Locking the password for a group will result in the password being locked for all the channels of the group. A locked status for a channel implies that the transaction password for the channel has been locked by the bank based on a perceived risk or your interaction with the bank. Please contact the bank if you wish to unlock the password for a specific channel.

Lock

Field Description

Field Name	Description
Channel Group	[Display] Displays the channel group to which the user belongs.
User Id	[Display] Displays the user ID for which transaction password needs to be locked.
Channel	[Display] Displays the channel to which the user belongs.
Status	[Display] Displays the status as lock/unlock.

- To lock the transaction password, select the **Channel Group** check box.
- Click **Lock**.

The **Lock Transaction Password - Verify** screen appears.

Lock Transaction Password - Verify

LOCK TRANSACTION PASSWORD - VERIFY		12-06-2015 06:00:16 GMT +0000	?	Print	Star	Close
Channel Group	User ID					
Internet and Mobile Banking	KALPRET					
		Back	Confirm			

4. Click **Confirm**.

The **Lock Transaction Password – Confirm** screen with the status message appears.

OR

Click **Back** to modify the entered password.

Lock Transaction PIN – Confirm

LOCK TRANSACTION PASSWORD - CONFIRM		12-06-2015 06:00:16 GMT +0000	?	Print	Star	Close
<input checked="" type="checkbox"/> Transaction Password has been locked. <input checked="" type="checkbox"/> Transaction with reference number 582478875448392 is in Accepted state.						
Channel Group	User ID					
Internet and Mobile Banking	KALPRET					
		OK				

5. Click **OK**.

The **Lock Transaction Password** screen appears.

36. ATM / Branch Locator

Using this option you can view the address and location of the ATM and the branch.

To locate ATM / Branch

- From the **Tools** menu, select **ATM and Branch Locators**.
The **ATM Branch Locator** screen appears.

ATM Branch Locator

Field Description

Field Name	Description
Enter Location	[Mandatory, Alphanumeric, 120] Indicates the locality name to find the branch or ATM.

- In the **Enter Location** field, enter the locality name.
- Click **Search**.

The ATM and branches with the map appears.

ATM Branch Locator

Field Description

Field Name	Description
ATM/ Branch List	[Display] Displays the ATM / Branch list.
Branch Details	
Name	[Display] Displays the name of the branch of the bank.
Branch Code	[Display] Displays the branch code of the bank.
Address	[Display] Displays the address of the branch of the bank.

4. Click the **Map/Satellite** to view the map of the **ATM/Branch Location** respectively.

ATM Branch Locator

ATM BRANCH LOCATOR 12-06-2015 10:27:01 GMT +0000 ?

Enter location*:	<input type="text" value="USA"/>							
ATM/Branch List <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> Bank Futura </div> <div style="border: 1px solid #ccc; padding: 5px; height: 100px; overflow-y: scroll;"> <p>Bank Futura</p> </div>								
Branch Details <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Name:</td> <td>Bank Futura</td> </tr> <tr> <td>Branch Code:</td> <td>000</td> </tr> <tr> <td colspan="2">Address: Unit 1, Block A, California, USA</td> </tr> </table> <p>Fields marked as * are mandatory.</p>			Name:	Bank Futura	Branch Code:	000	Address: Unit 1, Block A, California, USA	
Name:	Bank Futura							
Branch Code:	000							
Address: Unit 1, Block A, California, USA								

Map data ©2015 Google [Terms of Use](#) | Report a map error

37. Foreign Exchange Calculator

Using this option you can calculate the equivalent amount in a currency for the amount being sold in other currency for various types of purpose like buying currency notes, buying travellers' cheques, fund transfer. The foreign exchange calculator provides the value of one currency in relation to another.

To view foreign exchange calculator

- From the **Tools** menu, select **Foreign Exchange Calculator**.
The **Foreign Exchange Calculator** screen appears.

Foreign Exchange Calculator

Field Description

Field Name	Description
I want to	[Mandatory, Drop-Down] Indicates the purpose for conversion. The options are: <ul style="list-style-type: none"> • Buy Foreign currency notes • Buy Travellers cheque • Make Fund Transfer • Default value will be Buy Foreign currency notes
Currency I Have	[Optional, Drop-Down] Indicates the currency to be sold for which the exchange rate is to be inquired.
Amount	[Mandatory, Numeric, 15] Indicates the amount which the user will get post conversion.

Field Name	Description
Currency I require	[Mandatory, Drop-Down] Indicates the buy currency for which the exchange rate is to be inquired.

2. Click **Book Deal**.
The **Deal Booking Transaction** screen appears.

38. Dashboard Widget Management

The business users are provided with a dashboard screen which displays widgets of different transactions.

This transaction allows users to specify dashboard widget preferences for their channels.

The business user can view and modify dashboard widget maintenance set for each channel themselves.

The user can enable or disable widgets to be displayed on the dashboard screens of their banking channels. By default only mandatory widgets will be displayed on the user's dashboard that have been enabled for the entity user type (to which the user belongs). The widgets displayed on dashboard will also depend on the role mapped to the user, i.e. a widget will be displayed on the user's dashboard only if it has been configured for the User Type and the Channel and also if the user has access to the particular transaction to which the widget belongs as per mapped role.

There will be limit on maximum number of widgets displayed on the dashboard. This depends on the pre-maintained configuration with the bank.

Initially the system displays only the default widgets. The default widgets will be a combination of the mandatory widgets and any other widgets set as default for the User Type and the Channel Combination.

The widgets selected will be displayed in next login, but not in the current login/session.

When the user switches from his Home Entity to a Foreign Entity, the widgets displayed will be a combination of the widgets available as per the user's access to widgets in the Home Entity and the widgets available in the Foreign Entity.

The **Dashboard Widget Management** screen will not be available for foreign entities.

To perform dashboard widget management

- From the **Customer Services** menu, select **Dashboard Widget Management**.
The **Dashboard Widget Management** screen appears.

Dashboard Widget Management

Field Description

Field Name	Description
Select Channel	[Mandatory, Drop-Down] Indicates the channel.

Field Name	Description
------------	-------------

Note: Only those channels that are mapped to the user and for which configurable dashboard is applicable will be available for selection.

2. Click **Submit**.
The widgets for the respective channels appear.

Dashboard Widget Management

The screenshot shows a list of widgets under the heading "DASHBOARD WIDGET MANAGEMENT". Each widget has a checkbox next to its name and a brief description. Some checkboxes are checked, such as "Tools" and "Quick Tasks". A "Confirm Selection" button is visible at the bottom right.

Widget Name	Description
Blackout - Next 7 Days	Displays the date and time during which transactions shall not be available to you during the next 7 days.
<input checked="" type="checkbox"/> Tools	Displays a list of tools for quick navigation.
<input type="checkbox"/> Service Requests	Displays a list with status of the last 'N' service requests initiated.
<input type="checkbox"/> Recent Activity	Displays a list of the last 'N' initiated transactions.
<input type="checkbox"/> Account Summary	Displays the summary of all your accounts.
<input type="checkbox"/> Spending Analysis	Displays category wise expenditure incurred on your Current and Savings accounts over a period of time in graphical form.
<input checked="" type="checkbox"/> Quick Tasks	Displays a list of transactions for quick navigation purposes.
<input type="checkbox"/> Exchange Rates	Displays the current currency exchange rate available with the bank
<input type="checkbox"/> Account Balances	Displays important details and balances on your Current and Savings accounts.
<input type="checkbox"/> Your expenses vs Budget	Categories having maximum expenditure

Field Description

Field Name	Description
------------	-------------

Widget Name	[Optional, Check Box] Displays the available widgets to be selected.
Widget Description	[Display] Displays the description for particular widget. It displays the customer IDs and the account numbers of the selected account type under them.

3. Check the checkbox for any widget which is to be displayed in **Dashboard Widgets** screen.

Dashboard Widget Management

DASHBOARD WIDGET MANAGEMENT

11-06-2015 10:56:49 GMT +0000 ?

Your Preferences have been set.

Select Channel*: Internet

Dashboard Style: Extensive

Submit

Select widgets to be displayed on your dashboard screen. This modification shall be applicable for Contemporary style of dashboard from next login.

Maximum Widgets Allowed: 40

Widget Name	Widget Description
<input checked="" type="checkbox"/> Alerts	Displays the alerts raised for user.
<input checked="" type="checkbox"/> Financial Summary	Displays the users financial summary of assets and liabilities.
<input checked="" type="checkbox"/> Inbox	Displays the notifications.
<input type="checkbox"/> Advertisements	Displays personalised advertisements and offers for you.
<input checked="" type="checkbox"/> My Transactions	Displays a list of the last 'N' transactions initiated by you.
<input type="checkbox"/> Reminders	Displays all the reminders due for you on the current day.
<input type="checkbox"/> Mini Statement	Displays the activity on your accounts for the past 'N' Days.
<input type="checkbox"/> Pay Bills	Enables you to make quick payments towards utility bills.
<input type="checkbox"/> Last 10 Used Cheques	Displays the status of the last 10 cheques issued by you.
<input type="checkbox"/> Loan Rates	Displays the current loan rates of all loan products with the bank.

- Click **Confirm Selection**.
The **Confirmation** message for widget selection appears. These widgets appear in the **Dashboard Widget** screen.